

PROMISSORY NOTE

Principal \$1,477,500.00	Loan Date 04-26-2021	Maturity 12-15-2022	Loan No 41206	Call / Coll JR	Account	Officer ***	Initials
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.							

Borrower: MULINDA SUE CRAIG (SSN: [REDACTED]
1405 1ST AVE N
FARGO, ND 58102

Lender: Red River State Bank
Fertile
114 N Mill St
PO Box 98
Fertile, MN 56540

EXHIBIT**1-A**

Principal Amount: \$1,477,500.00

Interest Rate: 4.350%

Date of Note: April 26, 2021

PROMISE TO PAY. MULINDA SUE CRAIG ("Borrower") promises to pay to Red River State Bank ("Lender"), or order, in lawful money of the United States of America, the principal amount of One Million Four Hundred Seventy-seven Thousand Five Hundred & 00/100 Dollars (\$1,477,500.00), together with interest on the unpaid principal balance from April 26, 2021, calculated as described in the "INTEREST CALCULATION METHOD" paragraph using an interest rate of 4.350% per annum, until paid in full. The interest rate may change under the terms and conditions of the "INTEREST AFTER DEFAULT" section.

PAYMENT. Borrower will pay this loan in 2 payments of \$775,426.43 each payment. Borrower's first payment is due December 15, 2021, and all subsequent payments are due on the same day of each year after that. Borrower's final payment will be due on December 15, 2022, and will be for all principal and all accrued interest not yet paid. Payments include principal and interest. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest; then to principal; then to any late charges; and then to any unpaid collection costs. Any accrued interest not paid when due is added to principal and thereafter will accrue interest as principal.

INTEREST CALCULATION METHOD. Interest on this Note is computed on a 365/365 basis; that is, by applying the ratio of the interest rate over the number of days in a year (365 for all years, including leap years), multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. All interest payable under this Note is computed using this method.

RECEIPT OF PAYMENTS. All payments must be made in U.S. dollars and must be received by Lender at:

Red River State Bank
Fertile
114 N Mill St
PO Box 98
Fertile, MN 56540

All payments must be received by Lender consistent with any written payment instructions provided by Lender. If a payment is made consistent with Lender's payment instructions but received after 2:00 PM CST on a business day, Lender will credit Borrower's payment on the next business day.

PREPAYMENT. Borrower agrees that all loan fees and other prepaid finance charges are earned fully as of the date of the loan and will not be subject to refund upon early payment (whether voluntary or as a result of default), except as otherwise required by law. Except for the foregoing, Borrower may pay without penalty all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve Borrower of Borrower's obligation to continue to make payments under the payment schedule. Rather, early payments will reduce the principal balance due and may result in Borrower's making fewer payments. Borrower agrees not to send Lender payments marked "paid in full", "without recourse", or similar language. If Borrower sends such a payment, Lender may accept it without losing any of Lender's rights under this Note, and Borrower will remain obligated to pay any further amount owed to Lender. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: Red River State Bank, PO Box 25 Halstad, MN 56548.

LATE CHARGE. If a payment is 11 days or more late, Borrower will be charged 5.000% of the unpaid portion of the regularly scheduled payment or \$7.28, whichever is greater.

INTEREST AFTER DEFAULT. Upon default, including failure to pay upon final maturity, the total sum due under this Note will continue to accrue interest at the interest rate under this Note.

DEFAULT. Each of the following shall constitute an event of default ("Event of Default") under this Note:

Payment Default. Borrower fails to make any payment when due under this Note.

Other Defaults. Borrower fails to comply with or to perform any other term, obligation, covenant or condition contained in this Note or in any of the related documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement between Lender and Borrower.

False Statements. Any warranty, representation or statement made or furnished to Lender by Borrower or on Borrower's behalf, or made by Guarantor, or any other guarantor, endorser, surety, or accommodation party, under this Note or the related documents in connection with the obtaining of the loan evidenced by this Note or any security document directly or indirectly securing repayment of this Note is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

Death or Insolvency. The death of Borrower or the dissolution or termination of Borrower's existence as a going business, the insolvency of Borrower, the appointment of a receiver for any part of Borrower's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Borrower.

Creditor or Forfeiture Proceedings. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Borrower or by any governmental agency against any collateral securing the loan. This includes a garnishment of any of Borrower's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Borrower as to the validity or reasonableness of the claim which is the basis of the creditor or forfeiture proceeding and if Borrower gives Lender written notice of the creditor or forfeiture proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding, in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

Execution; Attachment. Any execution or attachment is levied against the Collateral, and such execution or attachment is not set aside, discharged or stayed within thirty (30) days after the same is levied.

PROMISSORY NOTE

(Continued)

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Change in Zoning or Public Restriction. Any change in any zoning ordinance or regulation or any other public restriction is enacted, adopted or implemented, that limits or defines the uses which may be made of the Collateral such that the present or intended use of the Collateral, as specified in the related documents, would be in violation of such zoning ordinance or regulation or public restriction, as changed.

Default Under Other Lien Documents. A default occurs under any other mortgage, deed of trust or security agreement covering all or any portion of the Collateral.

Judgment. Unless adequately covered by insurance in the opinion of Lender, the entry of a final judgment for the payment of money involving more than ten thousand dollars (\$10,000.00) against Borrower and the failure by Borrower to discharge the same, or cause it to be discharged, or bonded off to Lender's satisfaction, within thirty (30) days from the date of the order, decree or process under which or pursuant to which such judgment was entered.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any Guarantor, or any other guarantor, endorser, surety, or accommodation party of any of the indebtedness or any Guarantor, or any other guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note.

Adverse Change. A material adverse change occurs in Borrower's financial condition, or Lender believes the prospect of payment or performance of this Note is impaired.

Insecurity. Lender in good faith believes itself insecure.

LENDER'S RIGHTS. Upon default, Lender may declare the entire unpaid principal balance under this Note and all accrued unpaid interest immediately due, and then Borrower will pay that amount.

ATTORNEYS' FEES; EXPENSES. Lender may hire or pay someone else to help collect this Note if Borrower does not pay. Borrower will pay Lender that amount. This includes, subject to any limits under applicable law, Lender's reasonable attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including reasonable attorneys' fees, expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), and appeals. If not prohibited by applicable law, Borrower also will pay any court costs, in addition to all other sums provided by law.

JURY WAIVER. Lender and Borrower hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by either Lender or Borrower against the other.

GOVERNING LAW. This Note will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Minnesota without regard to its conflicts of law provisions. This Note has been accepted by Lender in the State of Minnesota.

CHOICE OF VENUE. If there is a lawsuit, Borrower agrees upon Lender's request to submit to the jurisdiction of the courts of Polk County, State of Minnesota.

DISHONORED ITEM FEE. Borrower will pay a fee to Lender of \$28.00 if Borrower makes a payment on Borrower's loan and the check or preauthorized charge with which Borrower pays is later dishonored.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender reserves a right of setoff in all Borrower's accounts with Lender (whether checking, savings, or some other account). This includes all accounts Borrower holds jointly with someone else and all accounts Borrower may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. Borrower authorizes Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the indebtedness against any and all such accounts, and, at Lender's option, to administratively freeze all such accounts to allow Lender to protect Lender's charge and setoff rights provided in this paragraph.

COLLATERAL. Borrower acknowledges this Note is secured by the following collateral described in the security instrument listed herein:

(A) a Commercial Security Agreement dated April 26, 2021 made and executed between PARKSIDE PLACE, LLC and Lender on collateral described as As security for the payment of the indebtedness and all other indebtedness, obligations and liabilities of the Debtor to Creditor, now existing or hereafter arising, directly or indirectly, by operation of law or otherwise (collectively the "liabilities"), Debtor assigns, transfers, pledges, hypothecates and grants to Creditor, its successors and assigns, a first priority security interest (the "security interest") in all Debtor's assets, including without limitation, all equipment, inventory, supplies, accounts, general intangibles, chattel paper and instruments, goods, assets, machinery, fixtures, furnishings and all other personal property together with all other accessories, accessions, attachments and appurtenances, appertaining to attached thereto, whether now owned or hereafter acquired, and all other substitutions, renewals, replacements and improvements and all proceeds, rents, issuers, income, profits and avails, including without limitation, insurance proceeds. Further, Borrower grants Lender a purchase money security interest in specific equipment, furniture and fixtures purchased by Borrower and financed by Lender on or about the date of the loan or filing date thereafter (collectively the "collateral").

FINANCIAL STATEMENTS. Borrower agrees to provide Lender with such financial statements and other related information at such frequencies and in such detail as Lender may reasonably request.

SUCCESSOR INTERESTS. The terms of this Note shall be binding upon Borrower, and upon Borrower's heirs, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns.

NOTIFY US OF INACCURATE INFORMATION WE REPORT TO CONSUMER REPORTING AGENCIES. Borrower may notify Lender if Lender reports any inaccurate information about Borrower's account(s) to a consumer reporting agency. Borrower's written notice describing the specific inaccuracy(ies) should be sent to Lender at the following address: Red River State Bank PO Box 25 Halstad, MN 56548.

GENERAL PROVISIONS. If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. In addition, Lender shall have all the rights and remedies provided in the related documents or available at law, in equity, or otherwise. Except as may be prohibited by applicable law, all of Lender's rights and remedies shall be cumulative and may be exercised singularly or concurrently. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or to take action to perform an obligation of Borrower shall not affect Lender's right to declare a default and to exercise its rights and remedies. Borrower and any other person who signs, guarantees or endorses this Note, to the extent allowed by law, waive presentment, demand for payment, and notice of dishonor. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may renew or extend (repeatedly and for any length of time) this loan or release any party or guarantor or collateral; or impair, fail to realize upon or perfect Lender's security interest in the collateral; and take any other action deemed necessary by Lender without the consent of or notice to anyone. All such parties also agree that Lender may modify this loan without the consent of or notice to anyone other than the party with whom the modification is made. The obligations under this Note are joint and several.

SECTION DISCLOSURE. To the extent not preempted by federal law, this loan is made under Minnesota Statutes Section 47.59.

RRSB-Mulinda 02770

Loan No: 41206

PROMISSORY NOTE

(Continued)

Page 3

PRIOR TO SIGNING THIS NOTE, BORROWER READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. BORROWER AGREES TO THE TERMS OF THE NOTE.

BORROWER ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

BORROWER:



MULINDA SUE CRAIG

LENDER:

RED RIVER STATE BANK



MARTIN PETERSON, Loan Officer

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DISBURSEMENT REQUEST AND AUTHORIZATION

Principal \$1,477,500.00	Loan Date 04-26-2021	Maturity 12-15-2022	Loan No 41206	Call / Coll JR	Account	Officer ***	Initials
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.							

Borrower: MULINDA SUE CRAIG (SSN: [REDACTED])
 1405 1ST AVE N
 FARGO, ND 58102

Lender: Red River State Bank
 Fertile
 114 N Mill St
 PO Box 98
 Fertile, MN 56540

EXHIBIT

1-B

LOAN TYPE. This is a Fixed Rate (4.350%) Nondisclosable Loan to an Individual for \$1,477,500.00 due on December 15, 2022.

PRIMARY PURPOSE OF LOAN. The primary purpose of this loan is for:

- Maintenance of Borrower's Primary Residence.
- Personal, Family or Household Purposes or Personal Investment.
- Agricultural Purposes.
- Business Purposes.

SPECIFIC PURPOSE. The specific purpose of this loan is: REAL ESTATE DEVELOPMENT LOAN.

DISBURSEMENT INSTRUCTIONS. Borrower understands that no loan proceeds will be disbursed until all of Lender's conditions for making the loan have been satisfied. Please disburse the loan proceeds of \$1,477,500.00 as follows:

Amount paid on Borrower's account: \$230,254.14 Payment on Loan # 41099	\$230,254.14
Other Disbursements: \$50,000.00 CASHIER'S CHECK TO CRAIG DEVELOPMENT \$86,562.46 CASHIER'S CHECK TO CRAIG DEVELOPMENT \$226,447.36 CASHIER'S CHECK TO CRAIG DEVELOPMENT \$226,447.35 CASHIER'S CHECK TO CRAIG DEVELOPMENT \$76,840.36 CASHIER'S CHECK TO CRAIG DEVELOPMENT \$100,000.00 CASHIER'S CHECK TO CRAIG DEVELOPMENT \$240,453.93 CASHIER'S CHECK TO CRAIG DEVELOPMENT \$240,453.94 CASHIER'S CHECK TO CRAIG DEVELOPMENT	\$1,247,205.40
Total Financed Prepaid Finance Charges: \$40.46 Loan Packaging Fee	\$40.46
Note Principal:	\$1,477,500.00

CHARGES PAID IN CASH. Borrower has paid or will pay in cash as agreed the following charges:

Prepaid Finance Charges Paid in Cash: \$164.54 Loan Packaging Fee	\$164.54
Total Charges Paid in Cash:	\$164.54

FINANCIAL CONDITION. BY SIGNING THIS AUTHORIZATION, BORROWER REPRESENTS AND WARRANTS TO LENDER THAT THE INFORMATION PROVIDED ABOVE IS TRUE AND CORRECT AND THAT THERE HAS BEEN NO MATERIAL ADVERSE CHANGE IN BORROWER'S FINANCIAL CONDITION AS DISCLOSED IN BORROWER'S MOST RECENT FINANCIAL STATEMENT TO LENDER. THIS AUTHORIZATION IS DATED APRIL 26, 2021.

BORROWER:



MULINDA SUE CRAIG

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RRSB Mulinda 02650

LOAN DEPARTMENT CREDIT

MCM 5002 (R 4/10)

Date 4-27-21

Approved by PL

CUSTOMER NAME

Mulinda Craig

Customer Number

Loan Number

41099

46 Principal Payment

50 Interest Payment

58 Late Charge

92 Principal Payment (End)

09 Regular Payment

Tran Code

40 \$ 229080.19

5301000011

EXHIBIT

1-C

LOAN DEPARTMENT CREDIT

MCM 5002 (R 4/10)

Date 4-27-21 Approved by 

CUSTOMER NAME

Mullinda Craig

Customer Number

Loan Number

41099

46 Principal Payment

50 Interest Payment

58 Late Charge

92 Principal Payment (End)

09 Regular Payment

Tran Code

50 \$

1173.95

15301000011

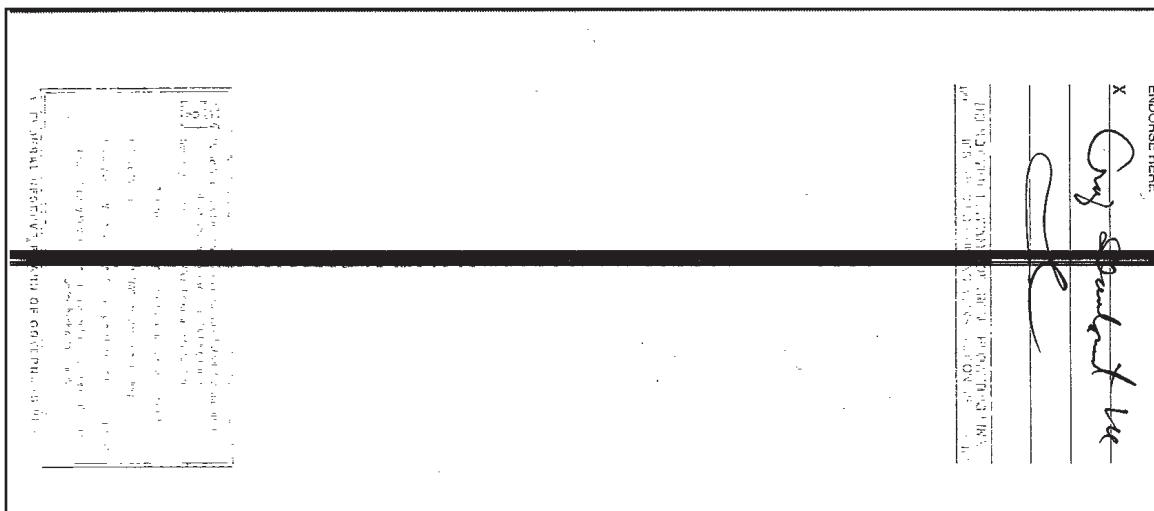
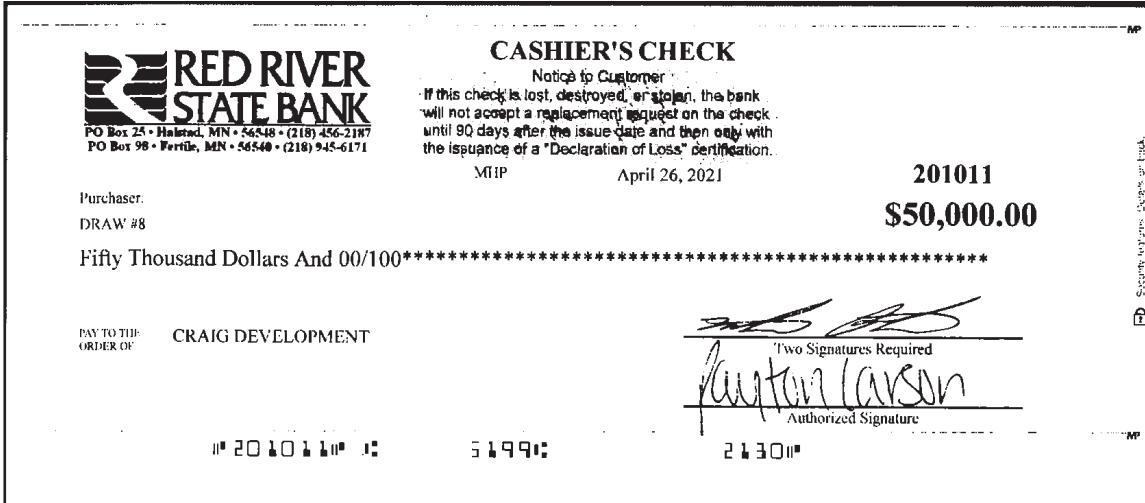
UNETexchange Item Summary

ECE Institution ISN: 8278543650

UNETexch:
tateby's

EXHIBIT

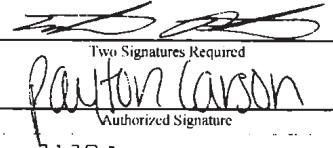
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UNETexchange Item Summary

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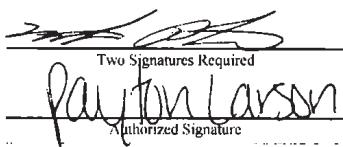
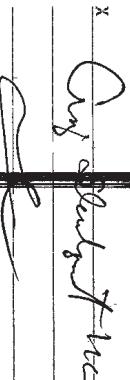
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 <p>RED RIVER STATE BANK PO Box 25 • Hallock, MN • 56548 • (218) 456-2187 PO Box 98 • Fertile, MN • 56540 • (218) 945-6171</p>		<p style="text-align: center;">CASHIER'S CHECK</p> <p>Notice to Customer If this check is lost, destroyed, or stolen, the bank will not accept a replacement request on the check until 90 days after the issue date and then only with the issuance of a "Declaration of Loss" certification.</p> <p>MHP April 26, 2021 201012</p> <p>\$86,562.46</p> <p>Purchaser: DRAW #9 PARKSIDE</p> <p>Eighty Six Thousand Five Hundred Sixty Two Dollars And 46/100*****</p> <p>PAY TO THE ORDER OF CRAIG DEVELOPMENT</p> <p> Two Signatures Required <u>Payton Carson</u> Authorized Signature</p> <p>10 20 10 1 2011 51990 213011</p>	
<p>ENDORSE HERE</p> <p></p>			

UNETexchange Item Summary

ECE Institution ISN: 8278543648

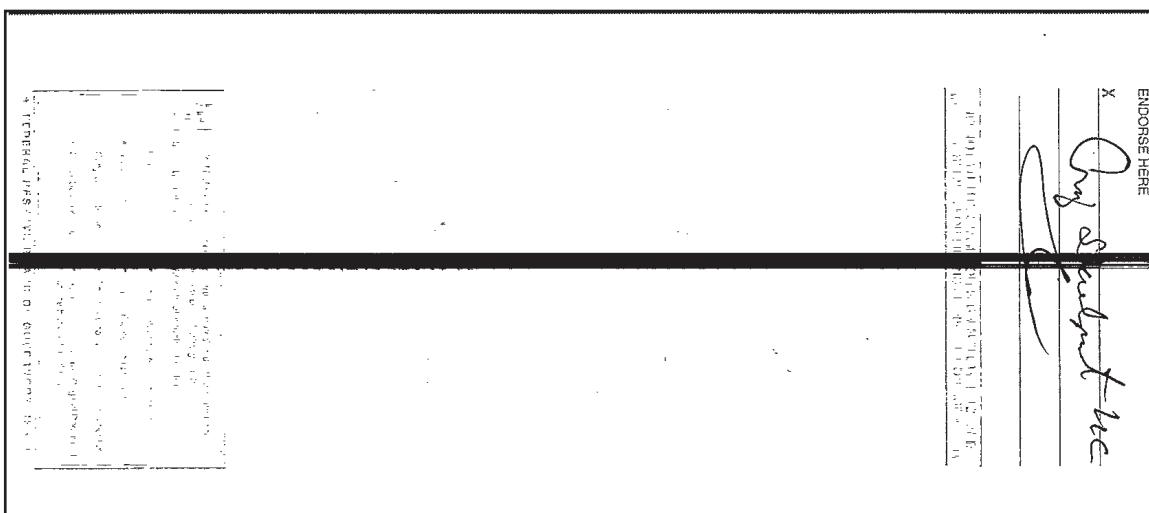
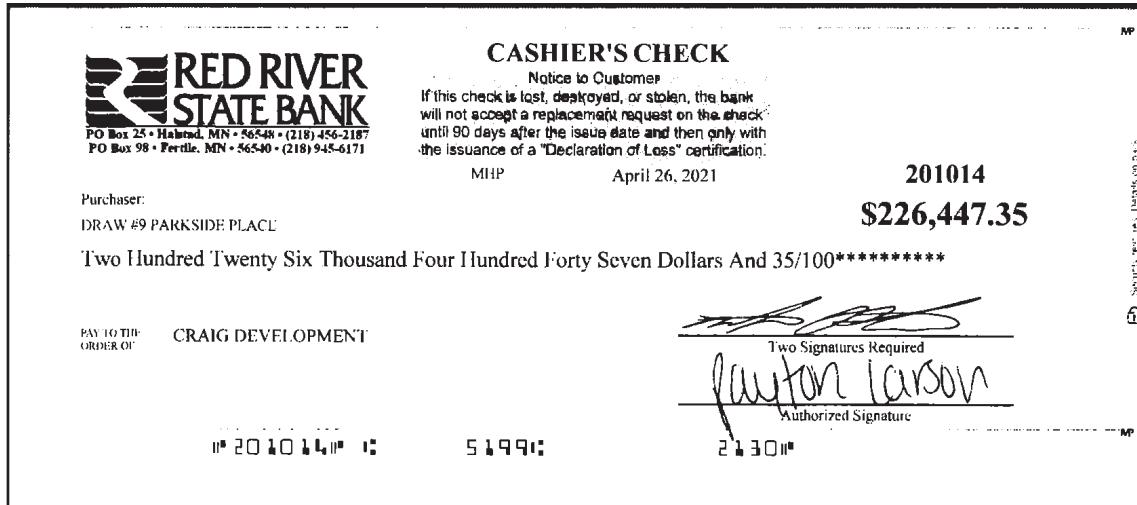
UNETexchange ISN: 210426922812413

 RED RIVER STATE BANK PO Box 25 • Hibbad, MN • 56548 • (218) 456-2187 PO Box 98 • Fertile, MN • 56540 • (218) 945-6171		CASHIER'S CHECK <small>Notice to Customer If this check is lost, destroyed, or stolen, the bank will not accept a replacement request on the check until 90 days after the issue date and then only with the issuance of a "Declaration of Loss" certification.</small>	
MHP	April 26, 2021	201013	
Purchaser: DRAW #9 PARKSIDE PLACE LLC	\$226,447.36		
Two Hundred Twenty Six Thousand Four Hundred Forty Seven Dollars And 36/100*****			
PAY TO THE ORDER OF CRAIG DEVELOPMENT		 Two Signatures Required Payton Larson Authorized Signature	
1 2 0 1 0 1 3 1 1 5 1 9 9 1 5		2 1 3 0 1 1	
ENDORSE HERE 			

UNETexchange Item Summary

ECE Institution ISN: 8278543647

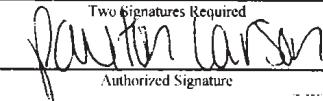
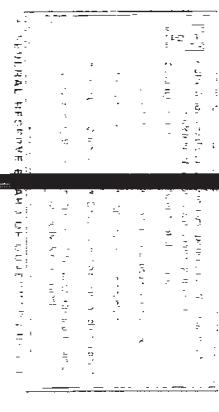
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UNETexchange Item Summary

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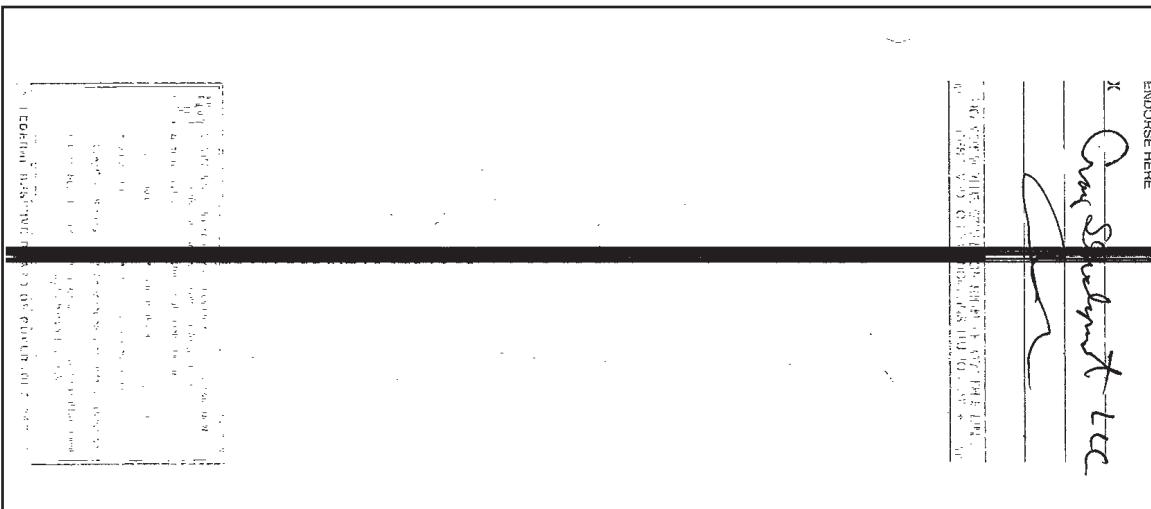
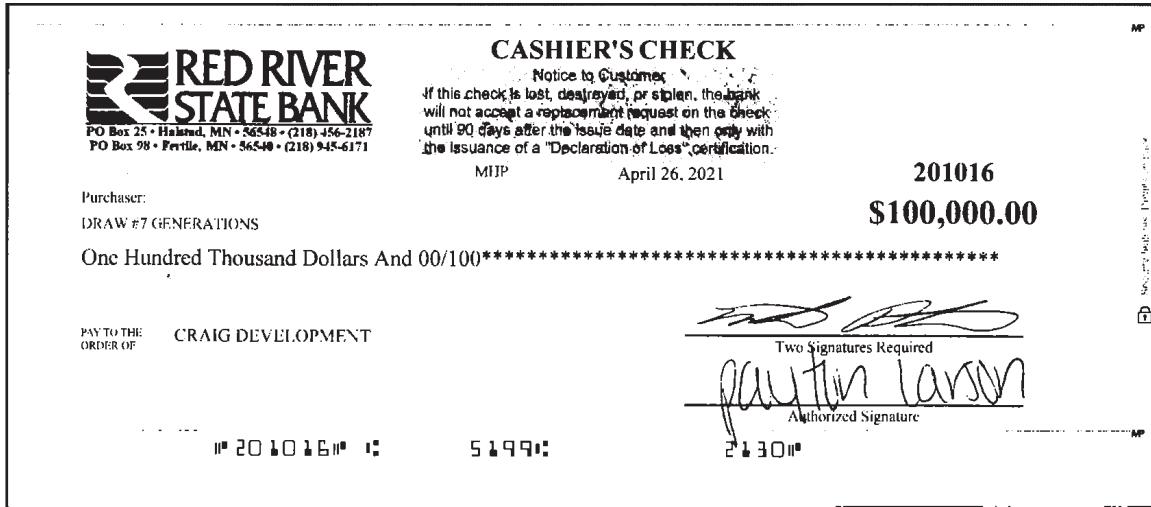
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 RED RIVER STATE BANK PO Box 25 • Halstad, MN • 56548 • (218) 456-2187 PO Box 98 • Fertile, MN • 56540 • (218) 945-6171	CASHIER'S CHECK <small>Notice to Customer</small> If this check is lost, destroyed, or stolen, the bank will not accept a replacement request on the check until 90 days after the issue date and then only with the issuance of a "Declaration of Loss" certification.
Purchaser: DRAW #6 GENERATIONS	MHP April 26, 2021 201015
\$76,840.36	
Seventy Six Thousand Eight Hundred Forty Dollars And 36/100*****	
PAY TO THE ORDER OF CRAIG DEVELOPMENT	
MP 201015010	51990
 Two Signatures Required	
 Authorized Signature	
201015010	
	
	
	

UNETexchange Item Summary

ECE Institution ISN: 8278543653

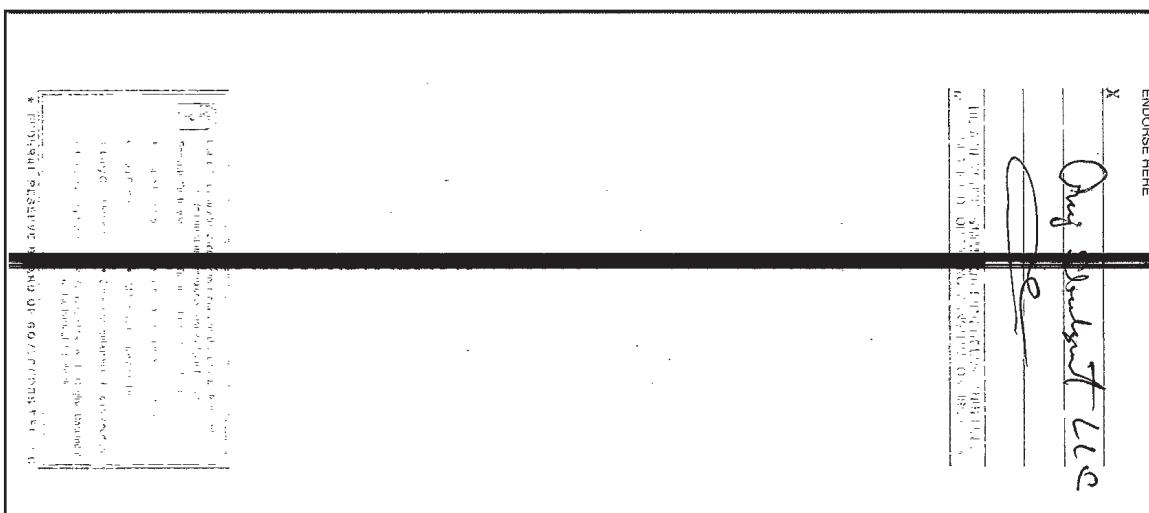
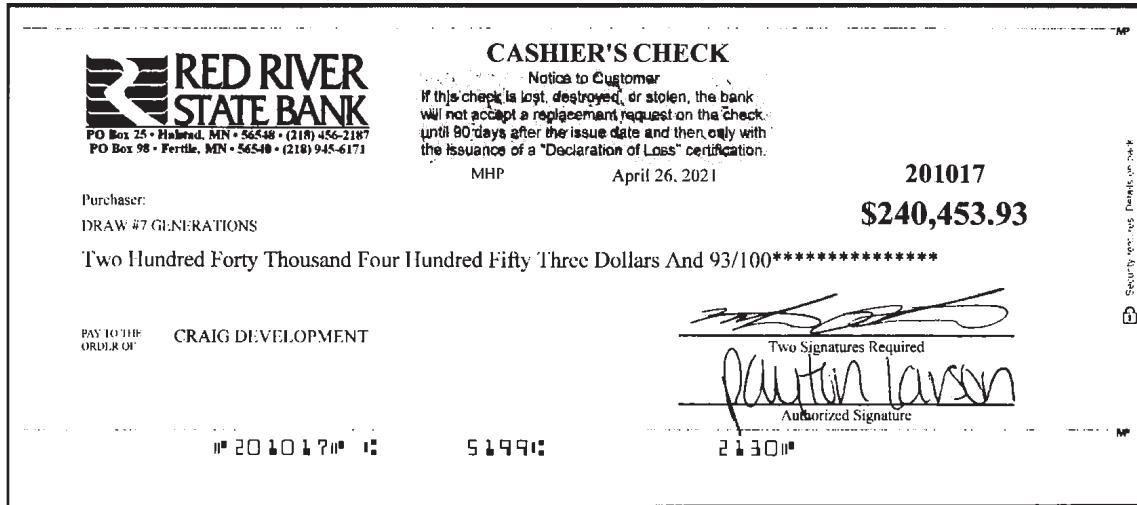
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UNETexchange Item Summary

ECE Institution ISN: 8278543652

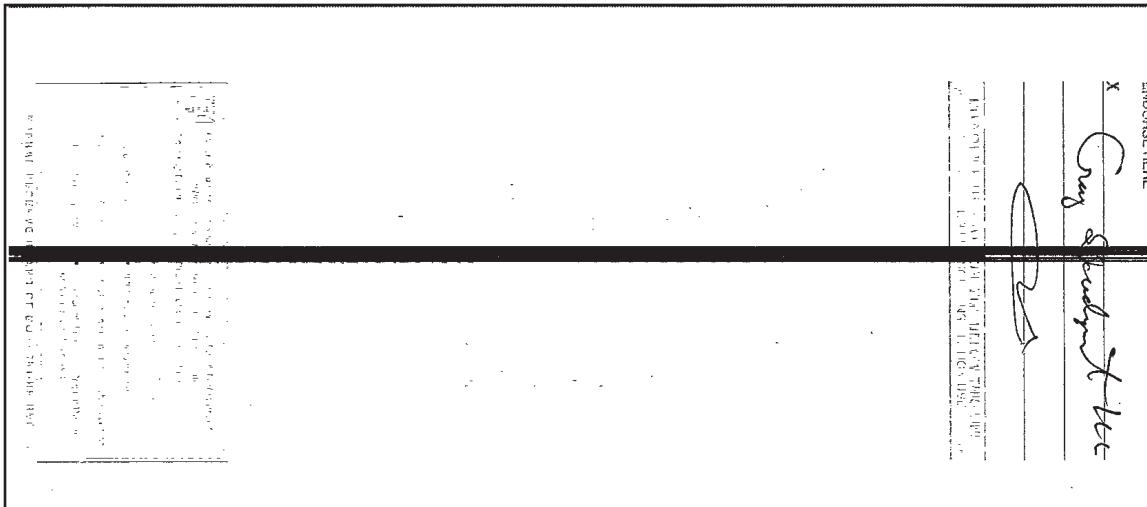
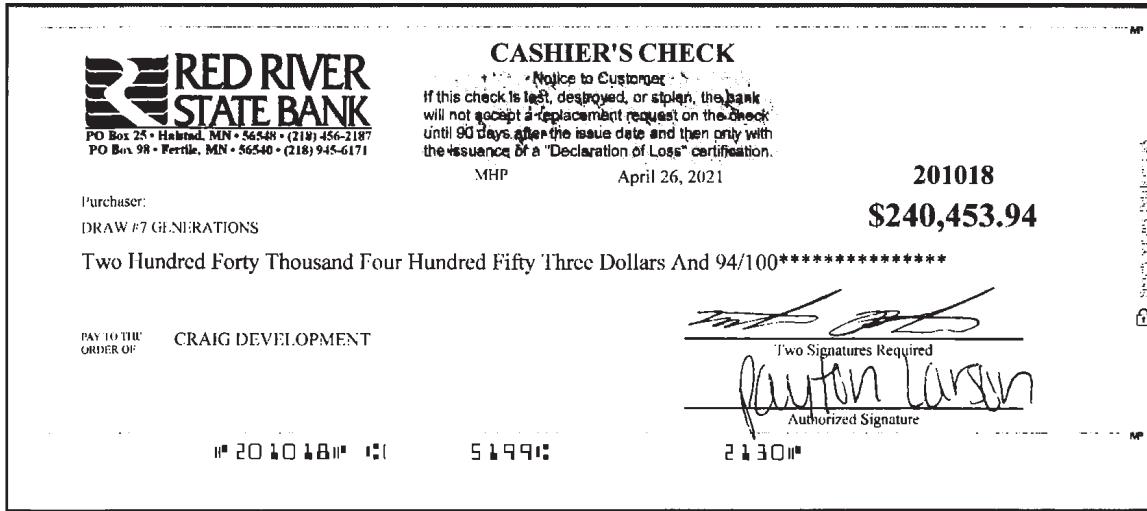
UNETexchange ISN: 210426922812417



UNETexchange Item Summary

ECE Institution ISN: 8278543651

UNETexchange ISN: 210426922812416



FP TRANSACTION 04-26-21 12:56:06 MEMBER 1711CR 1 1516
FOR CRAIG DEVELOPMENT, LLC AS craig
DEPOSIT OF 589457.17 1711-2 SMALL BUSINESS CHECKING
PREV BAL 368.64 NEW BAL 589825.81
CHK#1011 CHK#1012 CHK#1013 CHK#1014 REDRIVERSTBNK CASH CHK
RECEIVED 589457.17 IN 4 CHECKS
226447.35 226447.36 86562.46
50000.00

Member Signature



FP TRANSACTION 04-26-21 12:59:10 MEMBER 1711CR 1 1516
FOR CRAIG DEVELOPMENT, LLC AS craig
DEPOSIT OF 657748.23 1711-2 SMALL BUSINESS CHECKING
PREV BAL 368.64 NEW BAL 658116.87
CHK#1018 CHK#1017 CHK#1016 CHK#1015 REDRIVERSTBNK CASH CHK
RECEIVED 657748.23 IN 4 CHECKS
240453.94 240453.93 100000.00
76840.36

Member Signature



Principal \$4,200,000.00	Loan Date 12-13-2021	Maturity 12-01-2026	Loan No 51438	Call / Coll	Account	Officer ***	Initials
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.							

Borrower: PARKSIDE PLACE, LLC (TIN: [REDACTED])
 1405 1ST AVE N
 FARGO, ND 58102

Lender: Red River State Bank
 Halstad
 300 2nd Ave West
 PO Box 25
 Halstad, MN 56548-0025

EXHIBIT

1-E

LOAN TYPE. This is a Fixed Rate (4.150% initial rate) Nondisclosable Loan to a Limited Liability Company for \$4,200,000.00 due on December 1, 2026.

PRIMARY PURPOSE OF LOAN. The primary purpose of this loan is for:

- Maintenance of Borrower's Primary Residence.
- Personal, Family or Household Purposes or Personal Investment.
- Agricultural Purposes.
- Business Purposes.

SPECIFIC PURPOSE. The specific purpose of this loan is: Refinance Apartment.

DISBURSEMENT INSTRUCTIONS. Borrower understands that no loan proceeds will be disbursed until all of Lender's conditions for making the loan have been satisfied. Please disburse the loan proceeds of \$4,200,000.00 as follows:

Amount paid on Borrower's account:	\$4,200,000.00
\$4,200,000.00 Payment on Loan # Construction LOC	

Note Principal:	\$4,200,000.00
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CHARGES PAID IN CASH. Borrower has paid or will pay in cash as agreed the following charges:

Prepaid Finance Charges Paid in Cash:	\$14,375.00
\$4,500.00 CBRE Appraisal Dated 09/2021	
\$5,675.00 Title Commitment Estimation	
\$4,200.00 RRSB Documentation Fee	

Total Charges Paid in Cash:	\$14,375.00
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NOTICE OF RIGHT TO DISCONTINUE ESCROW. If Borrower's mortgage loan involves an escrow account for taxes and homeowner's insurance, Borrower may have the right in five years to discontinue the account and pay Borrower's own taxes and homeowner's insurance. IF Borrower is eligible to discontinue the escrow account, Borrower will be notified in five years.

FINANCIAL CONDITION. BY SIGNING THIS AUTHORIZATION, BORROWER REPRESENTS AND WARRANTS TO LENDER THAT THE INFORMATION PROVIDED ABOVE IS TRUE AND CORRECT AND THAT THERE HAS BEEN NO MATERIAL ADVERSE CHANGE IN BORROWER'S FINANCIAL CONDITION AS DISCLOSED IN BORROWER'S MOST RECENT FINANCIAL STATEMENT TO LENDER. THIS AUTHORIZATION IS DATED DECEMBER 13, 2021.

BORROWER:

PARKSIDE PLACE, LLC

By: 
 JESSE ROBERT CRAIG, Managing Member of
 PARKSIDE PLACE, LLC

LOAN DEPARTMENT CREDIT		MCM 5002 (R 4/10)
Date, 12 13 21	Approved by	46 Principal Payment
		50 Interest Payment
		58 Late Charge
CUSTOMER NAME		92 Principal Payment (End)
Parkside Place LLC / Craig		09 Regular Payment
Customer Number	Loan Number	Tran Code
41206	46	561822.51
1530100001:		

41206 12/13/2021 \$561822.51
010105000070 TC 46

RRSB Loan Credit Slip memorializing payment to Loan 41206 dated December 13, 2021.

Principal \$8,100,000.00	Loan Date 04-17-2023	Maturity 12-01-2026	Loan No 51676	Call / Coll JN	Account	Officer ***	Initials
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.							

Borrower: GENERATIONS ON 1ST, LLC (TIN: [REDACTED] 6148)
 1405 1ST AVE N
 FARGO, ND 58102

Lender: Red River State Bank
 Halstad
 300 2nd Ave West
 PO Box 25
 Halstad, MN 56548-0025

EXHIBIT

1-F

LOAN TYPE. This is a Fixed Rate (6.750%) Nondisclosable Loan to a Limited Liability Company for \$8,100,000.00 due on December 1, 2026.

PRIMARY PURPOSE OF LOAN. The primary purpose of this loan is for:

- Maintenance of Borrower's Primary Residence.
- Personal, Family or Household Purposes or Personal Investment.
- Agricultural Purposes.
- Business Purposes.

SPECIFIC PURPOSE. The specific purpose of this loan is: Refinance Construction Loan.

DISBURSEMENT INSTRUCTIONS. Borrower understands that no loan proceeds will be disbursed until all of Lender's conditions for making the loan have been satisfied. Please disburse the loan proceeds of \$8,100,000.00 as follows:

Amount paid on Borrower's account:	\$8,100,000.00
\$46,418.19 Payment on Loan # 40869	
\$142,789.38 Payment on Loan # 40881	
\$57,880.80 Payment on Loan # 40910	
\$1,565,200.00 Payment on Loan # 41121	
\$2,976,430.98 Payment on Loan # 51404	
\$1,094,025.15 Payment on Loan # 51425	
\$424,259.84 Payment on Loan # 51437	
\$843,168.59 Payment on Loan # 51449	
\$653,729.65 Payment on Loan # 51471	
\$274,043.60 Payment on Loan # 51488	
\$22,053.82 Payment on Loan # 41206	

Note Principal:	\$8,100,000.00
-----------------	----------------

NOTICE OF RIGHT TO DISCONTINUE ESCROW. If Borrower's mortgage loan involves an escrow account for taxes and homeowner's insurance, Borrower may have the right in five years to discontinue the account and pay Borrower's own taxes and homeowner's insurance. IF Borrower is eligible to discontinue the escrow account, Borrower will be notified in five years.

FINANCIAL CONDITION. BY SIGNING THIS AUTHORIZATION, BORROWER REPRESENTS AND WARRANTS TO LENDER THAT THE INFORMATION PROVIDED ABOVE IS TRUE AND CORRECT AND THAT THERE HAS BEEN NO MATERIAL ADVERSE CHANGE IN BORROWER'S FINANCIAL CONDITION AS DISCLOSED IN BORROWER'S MOST RECENT FINANCIAL STATEMENT TO LENDER. THIS AUTHORIZATION IS DATED APRIL 17, 2023.

BORROWER:

GENERATIONS ON 1ST, LLC

By: 
 JESSE ROBERT CRAIG, MANAGING MEMBER of
 GENERATIONS ON 1ST, LLC

CUSTOMER NAME *Mulinda Clegg*
CUSTOMER NUMBER *41206*
REBATE INTEREST: 82 <
REBATE INSURANCE: C/L 64 <
REBATE INSURANCE: AH 78 <
CREDIT TO FINAL: *392*
EXTENSION DATE: *38*
FEE: 90
CR INT ADJUSTMENT: 84
MINUS YEAR TO DATE: 4
INSURANCE PAYMENT: 88

DATE: *4/17/23*

CREDIT TICKET

BACK DATE

>	PAY OFF:	36
>	PRINCIPAL PAYMENT:	46
>	INTEREST PAYMENT:	50
	LATE CHARGE:	58
	ESCROW:	72

TOTAL \$

22053.82

DESCRIPTION:



PROMISSORY NOTE

Principal \$1,321,100.00	Loan Date 05-27-2021	Maturity 12-15-2022	Loan No 41240	Call / Coll JR	Account	Officer ***	Initials
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.							

Borrower: MULINDA SUE CRAIG (SSN:
1405 1ST AVE N
FARGO, ND 58102

9822

Lender: Red River State Bank
Fertile
114 N Mill St
PO Box 98
Fertile, MN 56540

EXHIBIT**2-A****Principal Amount: \$1,321,100.00****Interest Rate: 4.350%****Date of Note: May 27, 2021**

PROMISE TO PAY. MULINDA SUE CRAIG ("Borrower") promises to pay to Red River State Bank ("Lender"), or order, in lawful money of the United States of America, the principal amount of One Million Three Hundred Twenty-one Thousand One Hundred & 00/100 Dollars (\$1,321,100.00), together with interest on the unpaid principal balance from May 27, 2021, calculated as described in the "INTEREST CALCULATION METHOD" paragraph using an interest rate of 4.350% per annum, until paid in full. The interest rate may change under the terms and conditions of the "INTEREST AFTER DEFAULT" section.

PAYMENT. Borrower will pay this loan in 2 payments of \$690,851.70 each payment. Borrower's first payment is due December 15, 2021, and all subsequent payments are due on the same day of each year after that. Borrower's final payment will be due on December 15, 2022, and will be for all principal and all accrued interest not yet paid. Payments include principal and interest. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest; then to principal; then to any late charges; and then to any unpaid collection costs. Any accrued interest not paid when due is added to principal and thereafter will accrue interest as principal.

INTEREST CALCULATION METHOD. Interest on this Note is computed on a 365/365 basis; that is, by applying the ratio of the interest rate over the number of days in a year (365 for all years, including leap years), multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. All interest payable under this Note is computed using this method.

RECEIPT OF PAYMENTS. All payments must be made in U.S. dollars and must be received by Lender at:

Red River State Bank
Fertile
114 N Mill St
PO Box 98
Fertile, MN 56540

All payments must be received by Lender consistent with any written payment instructions provided by Lender. If a payment is made consistent with Lender's payment instructions but received after 2:00 PM CST on a business day, Lender will credit Borrower's payment on the next business day.

PREPAYMENT. Borrower agrees that all loan fees and other prepaid finance charges are earned fully as of the date of the loan and will not be subject to refund upon early payment (whether voluntary or as a result of default), except as otherwise required by law. Except for the foregoing, Borrower may pay without penalty all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve Borrower of Borrower's obligation to continue to make payments under the payment schedule. Rather, early payments will reduce the principal balance due and may result in Borrower's making fewer payments. Borrower agrees not to send Lender payments marked "paid in full", "without recourse", or similar language. If Borrower sends such a payment, Lender may accept it without losing any of Lender's rights under this Note, and Borrower will remain obligated to pay any further amount owed to Lender. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: Red River State Bank, PO Box 25 Halstad, MN 56548.

LATE CHARGE. If a payment is 11 days or more late, Borrower will be charged 5.000% of the unpaid portion of the regularly scheduled payment or \$7.28, whichever is greater.

INTEREST AFTER DEFAULT. Upon default, including failure to pay upon final maturity, the total sum due under this Note will continue to accrue interest at the interest rate under this Note.

DEFAULT. Each of the following shall constitute an event of default ("Event of Default") under this Note:

Payment Default. Borrower fails to make any payment when due under this Note.

Other Defaults. Borrower fails to comply with or to perform any other term, obligation, covenant or condition contained in this Note or in any of the related documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement between Lender and Borrower.

False Statements. Any warranty, representation or statement made or furnished to Lender by Borrower or on Borrower's behalf, or made by Guarantor, or any other guarantor, endorser, surety, or accommodation party, under this Note or the related documents in connection with the obtaining of the loan evidenced by this Note or any security document directly or indirectly securing repayment of this Note is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

Death or Insolvency. The death of Borrower or the dissolution or termination of Borrower's existence as a going business, the insolvency of Borrower, the appointment of a receiver for any part of Borrower's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Borrower.

Creditor or Forfeiture Proceedings. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Borrower or by any governmental agency against any collateral securing the loan. This includes a garnishment of any of Borrower's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Borrower as to the validity or reasonableness of the claim which is the basis of the creditor or forfeiture proceeding and if Borrower gives Lender written notice of the creditor or forfeiture proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding, in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

Execution; Attachment. Any execution or attachment is levied against the Collateral, and such execution or attachment is not set aside, discharged or stayed within thirty (30) days after the same is levied.

Loan No: 41240

**PROMISSORY NOTE
(Continued)**

Page 2

Change in Zoning or Public Restriction. Any change in any zoning ordinance or regulation or any other public restriction is enacted, adopted or implemented, that limits or defines the uses which may be made of the Collateral such that the present or intended use of the Collateral, as specified in the related documents, would be in violation of such zoning ordinance or regulation or public restriction, as changed.

Default Under Other Lien Documents. A default occurs under any other mortgage, deed of trust or security agreement covering all or any portion of the Collateral.

Judgment. Unless adequately covered by insurance in the opinion of Lender, the entry of a final judgment for the payment of money involving more than ten thousand dollars (\$10,000.00) against Borrower and the failure by Borrower to discharge the same, or cause it to be discharged, or bonded off to Lender's satisfaction, within thirty (30) days from the date of the order, decree or process under which or pursuant to which such judgment was entered.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any Guarantor, or any other guarantor, endorser, surety, or accommodation party of any of the indebtedness or any Guarantor, or any other guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note.

Adverse Change. A material adverse change occurs in Borrower's financial condition, or Lender believes the prospect of payment or performance of this Note is impaired.

Insecurity. Lender in good faith believes itself insecure.

LENDER'S RIGHTS. Upon default, Lender may declare the entire unpaid principal balance under this Note and all accrued unpaid interest immediately due, and then Borrower will pay that amount.

ATTORNEYS' FEES; EXPENSES. Lender may hire or pay someone else to help collect this Note if Borrower does not pay. Borrower will pay Lender that amount. This includes, subject to any limits under applicable law, Lender's reasonable attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including reasonable attorneys' fees, expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), and appeals. If not prohibited by applicable law, Borrower also will pay any court costs, in addition to all other sums provided by law.

JURY WAIVER. Lender and Borrower hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by either Lender or Borrower against the other.

GOVERNING LAW. This Note will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Minnesota without regard to its conflicts of law provisions. This Note has been accepted by Lender in the State of Minnesota.

CHOICE OF VENUE. If there is a lawsuit, Borrower agrees upon Lender's request to submit to the jurisdiction of the courts of Polk County, State of Minnesota.

DISHONORED ITEM FEE. Borrower will pay a fee to Lender of \$28.00 if Borrower makes a payment on Borrower's loan and the check or preauthorized charge with which Borrower pays is later dishonored.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender reserves a right of setoff in all Borrower's accounts with Lender (whether checking, savings, or some other account). This includes all accounts Borrower holds jointly with someone else and all accounts Borrower may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. Borrower authorizes Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the indebtedness against any and all such accounts, and, at Lender's option, to administratively freeze all such accounts to allow Lender to protect Lender's charge and setoff rights provided in this paragraph.

COLLATERAL. Borrower acknowledges this Note is secured by the following collateral described in the security instrument listed herein:

(A) a Commercial Security Agreement dated May 27, 2021 made and executed between PARKSIDE PLACE, LLC and Lender on collateral described as As security for the payment of the indebtedness and all other indebtedness, obligations and liabilities of the Debtor to Creditor, now existing or hereafter arising, directly or indirectly, by operation of law or otherwise (collectively the "liabilities"), Debtor assigns, transfers, pledges, hypothecates and grants to Creditor, its successors and assigns, a first priority security interest (the "security interest") in all Debtor's assets, including without limitation, all equipment, inventory, supplies, accounts, general intangibles, chattel paper and instruments, goods, assets, machinery, fixtures, furnishings and all other personal property together with all other accessories, accessions, attachments and appurtenances, appertaining to attached thereto, whether now owned or hereafter acquired, and all other substitutions, renewals, replacements and improvements and all proceeds, rents, issuers, income, profits and avails, including without limitation, insurance proceeds. Further, Borrower grants Lender a purchase money security interest in specific equipment, furniture and fixtures purchased by Borrower and financed by Lender on or about the date of the loan or filing date thereafter (collectively the "collateral").

FINANCIAL STATEMENTS. Borrower agrees to provide Lender with such financial statements and other related information at such frequencies and in such detail as Lender may reasonably request.

SUCCESSOR INTERESTS. The terms of this Note shall be binding upon Borrower, and upon Borrower's heirs, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns.

NOTIFY US OF INACCURATE INFORMATION WE REPORT TO CONSUMER REPORTING AGENCIES. Borrower may notify Lender if Lender reports any inaccurate information about Borrower's account(s) to a consumer reporting agency. Borrower's written notice describing the specific inaccuracy(ies) should be sent to Lender at the following address: Red River State Bank PO Box 25 Halstad, MN 56548.

GENERAL PROVISIONS. If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. In addition, Lender shall have all the rights and remedies provided in the related documents or available at law, in equity, or otherwise. Except as may be prohibited by applicable law, all of Lender's rights and remedies shall be cumulative and may be exercised singularly or concurrently. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or to take action to perform an obligation of Borrower shall not affect Lender's right to declare a default and to exercise its rights and remedies. Borrower and any other person who signs, guarantees or endorses this Note, to the extent allowed by law, waive presentment, demand for payment, and notice of dishonor. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may renew or extend (repeatedly and for any length of time) this loan or release any party or guarantor or collateral; or impair, fail to realize upon or perfect Lender's security interest in the collateral; and take any other action deemed necessary by Lender without the consent of or notice to anyone. All such parties also agree that Lender may modify this loan without the consent of or notice to anyone other than the party with whom the modification is made. The obligations under this Note are joint and several.

SECTION DISCLOSURE. To the extent not preempted by federal law, this loan is made under Minnesota Statutes, Section 47.59.

Loan No: 41240

PROMISSORY NOTE
(Continued)

Page 3

PRIOR TO SIGNING THIS NOTE, BORROWER READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. BORROWER AGREES TO THE TERMS OF THE NOTE.

BORROWER ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

BORROWER:

X 
MULINDA SUE CRAIG

LENDER:

RED RIVER STATE BANK

X 
MARTIN PETERSON, Loan Officer

DISBURSEMENT REQUEST AND AUTHORIZATION

Principal \$1,321,100.00	Loan Date 05-27-2021	Maturity 12-15-2022	Loan No 41240	Call / Coll JR	Account	Officer ***	Initials
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.							

Borrower: MULINDA SUE CRAIG (SSN: [REDACTED])
1405 1ST AVE N
FARGO, ND 58102

Lender: Red River State Bank
Fertile
114 N Mill St
PO Box 98
Fertile, MN 56540

EXHIBIT

2-B

LOAN TYPE. This is a Fixed Rate (4.350%) Nondisclosable Loan to an Individual for \$1,321,100.00 due on December 15, 2022.

PRIMARY PURPOSE OF LOAN. The primary purpose of this loan is for:

- Maintenance of Borrower's Primary Residence.
- Personal, Family or Household Purposes or Personal Investment.
- Agricultural Purposes.
- Business Purposes.

SPECIFIC PURPOSE. The specific purpose of this loan is: REAL ESTATE DEVELOPMENT LOAN.

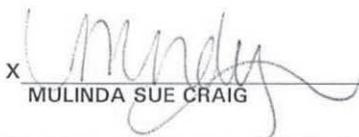
DISBURSEMENT INSTRUCTIONS. Borrower understands that no loan proceeds will be disbursed until all of Lender's conditions for making the loan have been satisfied. Please disburse the loan proceeds of \$1,321,100.00 as follows:

Amount paid to Borrower directly:	\$31,508.57
\$31,508.57 Deposited to Account # CASHIERS CHECK TO CRAIG DEVELOPMENT	
Other Disbursements:	\$1,289,452.18
\$111,726.38 CASHIERS CHECK TO CRAIG DEVELOPMENT	
\$294,875.42 CASHIERS CHECK TO CRAIG DEVELOPMENT	
\$294,875.41 CASHIERS CHECK TO CRAIG DEVELOPMENT	
\$293,987.49 CASHIERS CHECK TO CRAIG DEVELOPMENT	
\$293,987.48 CASHIERS CHECK TO CRAIG DEVELOPMENT	
Total Financed Prepaid Finance Charges:	\$139.25
\$139.25 Loan Packaging Fee	

Note Principal: \$1,321,100.00

FINANCIAL CONDITION. BY SIGNING THIS AUTHORIZATION, BORROWER REPRESENTS AND WARRANTS TO LENDER THAT THE INFORMATION PROVIDED ABOVE IS TRUE AND CORRECT AND THAT THERE HAS BEEN NO MATERIAL ADVERSE CHANGE IN BORROWER'S FINANCIAL CONDITION AS DISCLOSED IN BORROWER'S MOST RECENT FINANCIAL STATEMENT TO LENDER. THIS AUTHORIZATION IS DATED MAY 27, 2021.

BORROWER:

X 
MULINDA SUE CRAIG

LaserPro, Ver. 20.4.0.038 Copr. Finastra USA Corporation 1997, 2021. All Rights Reserved. - MN C:\HARLAND\CFI\LPLI\20.FC TR-5551 PR-5

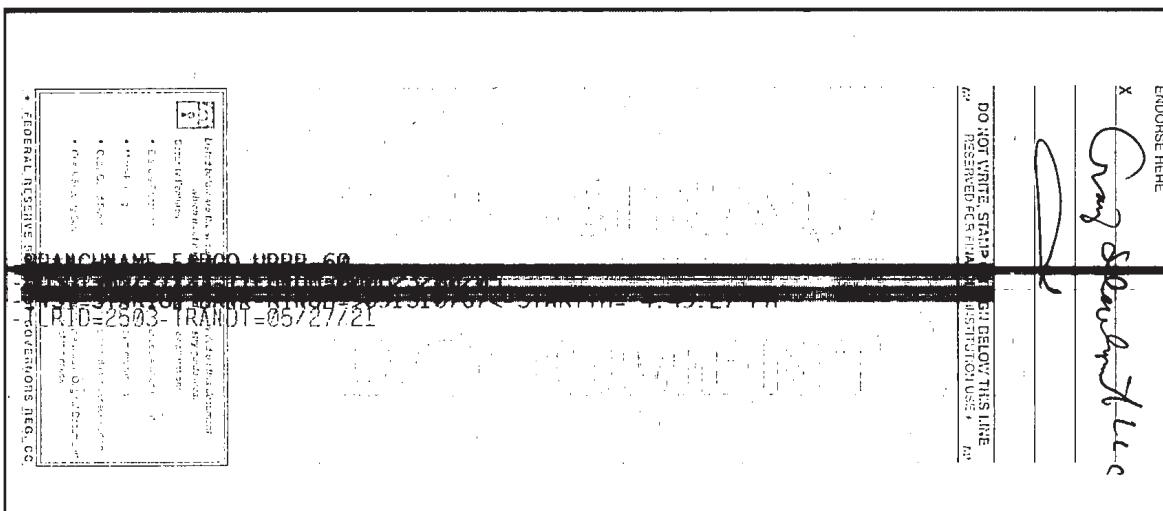
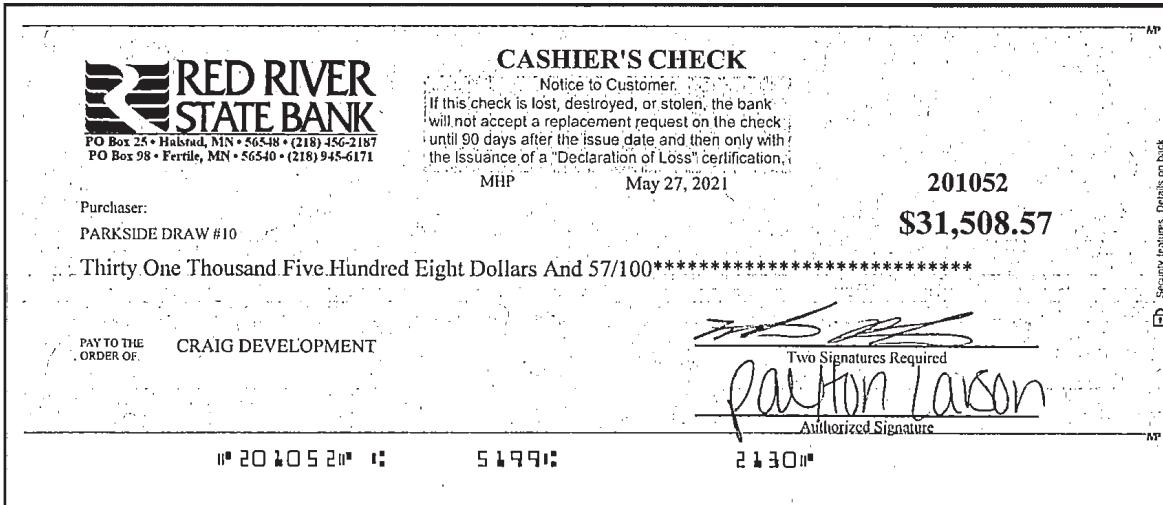
UNETexchange Item Summary

ECE Institution ISN: 8870696325

UNETexchar

EXHIBIT

2-C



UNETexchange Item Summary

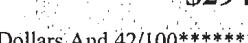
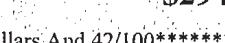
ECE Institution ISN: 8870696327

UNETexchange ISN: 210527931836775

UNETexchange Item Summary

ECE Institution ISN: 8870696326

UNETexchange ISN: 210527931836774

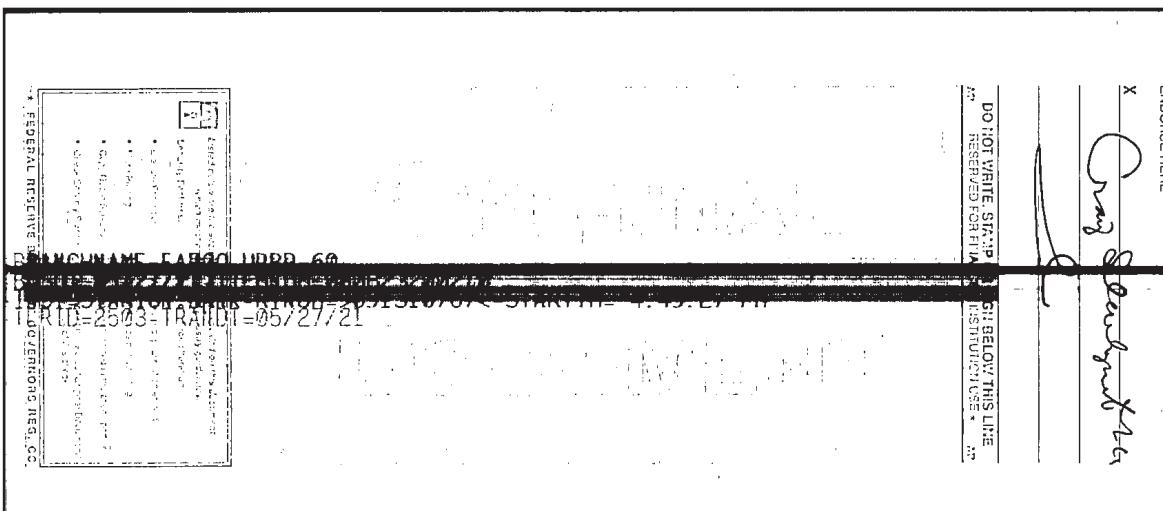
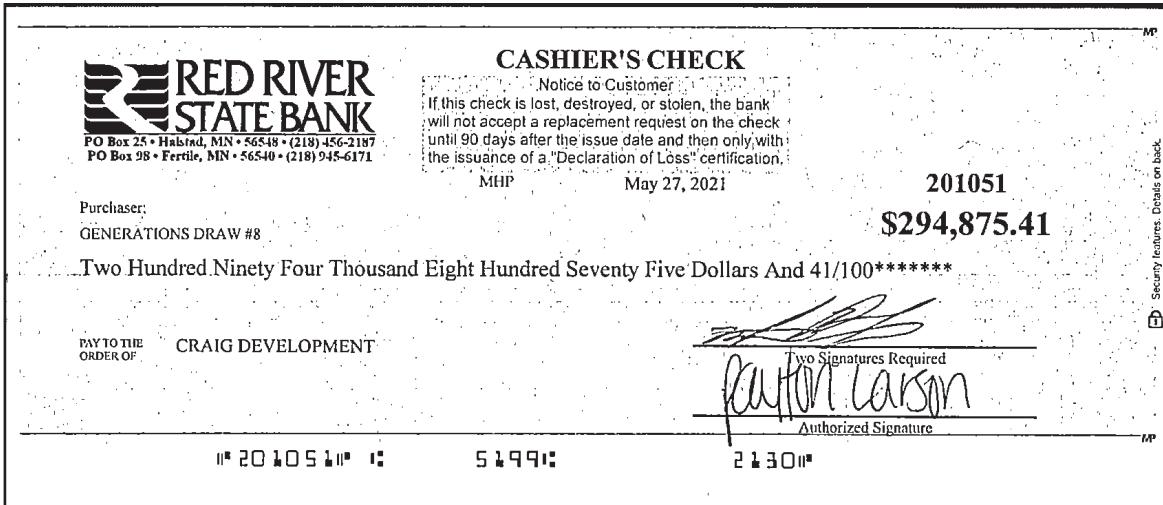
 RED RIVER STATE BANK PO Box 25 • Halsted, MN • 56548 • (218) 456-2187 PO Box 98 • Fertile, MN • 56540 • (218) 945-6171	CASHIER'S CHECK <small>Notice to Customer</small> If this check is lost, destroyed, or stolen, the bank will not accept a replacement request on the check until 90 days after the issue date and then only with the issuance of a "Declaration of Loss" certification.	
MHP	May 27, 2021	201050
		\$294,875.42
Purchaser: GENERATIONS DRAW #8 Two Hundred Ninety Four Thousand Eight Hundred Seventy Five Dollars And 42/100*****		
PAY TO THE ORDER OF: CRAIG DEVELOPMENT		
  Two Signatures Required Auton Larson Authorized Signature		
11 20 105011	51991	213011

 LABORATORY BUREAU OF INVESTIGATION U.S. DEPARTMENT OF JUSTICE		DO NOT WRITE, STAMP OR REMARK ON THIS LINE PRINTED OR TYPE	
BRANCH NAME FEDERAL BUREAU OF INVESTIGATION POLICE NUMBER P10-2503-TRANDT-05/27/21			
ENDORSE HERE <i>Craig Sorenson III</i>			

UNETexchange Item Summary

ECE Institution ISN: 8870696330

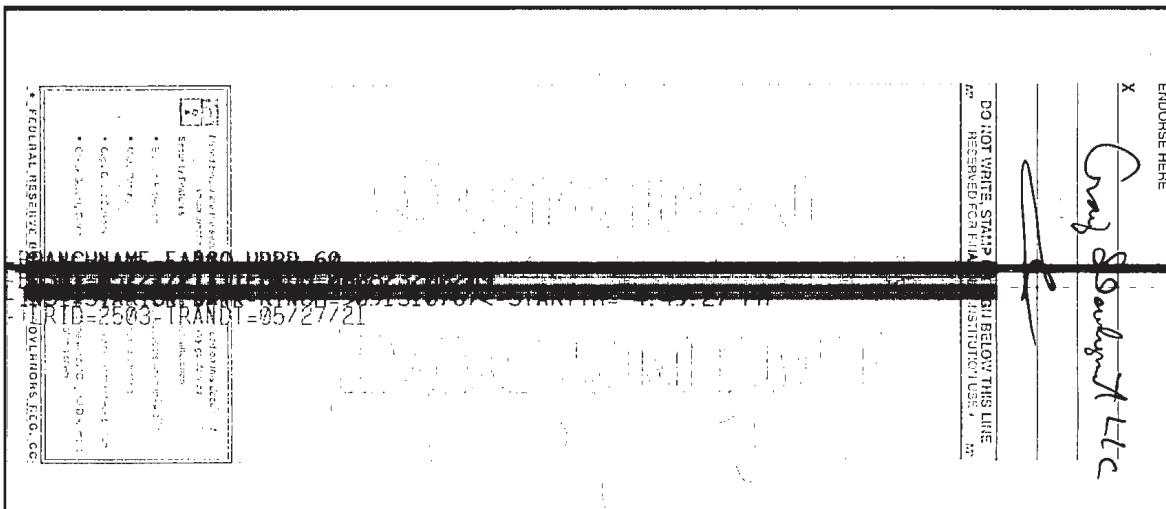
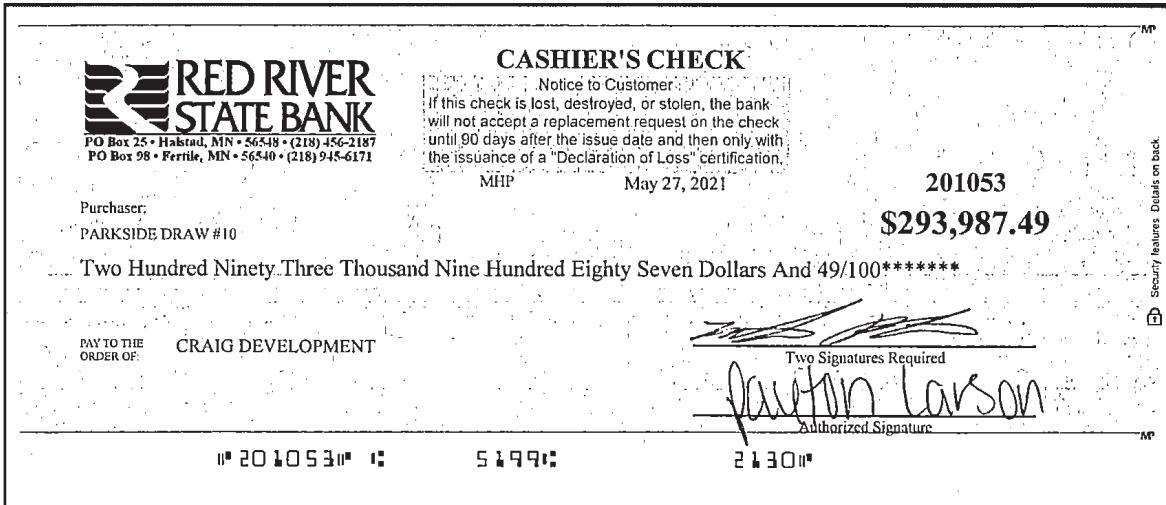
UNETexchange ISN: 210527931836778



UNETexchange Item Summary

ECE Institution ISN: 8870696329

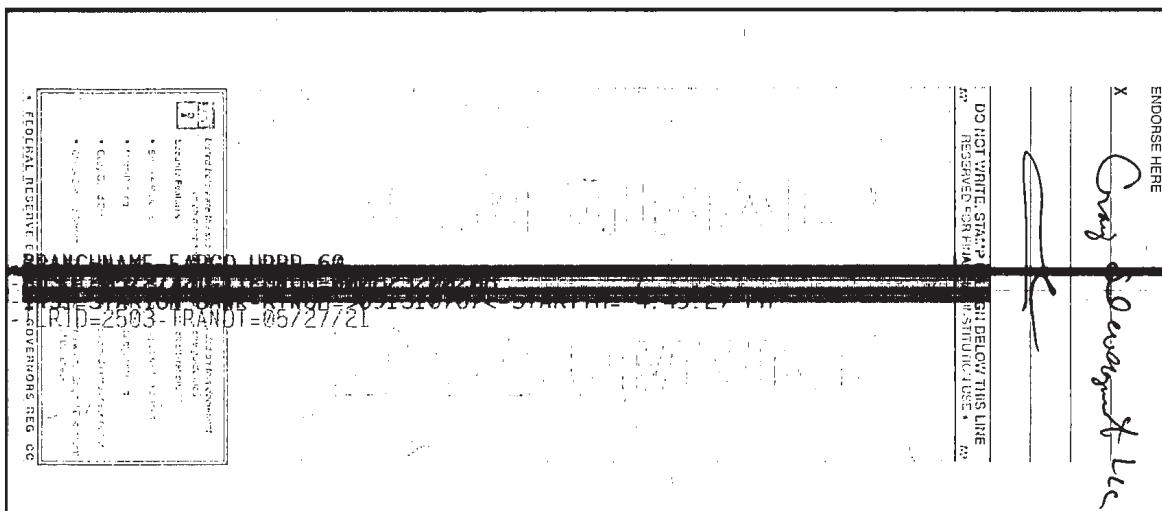
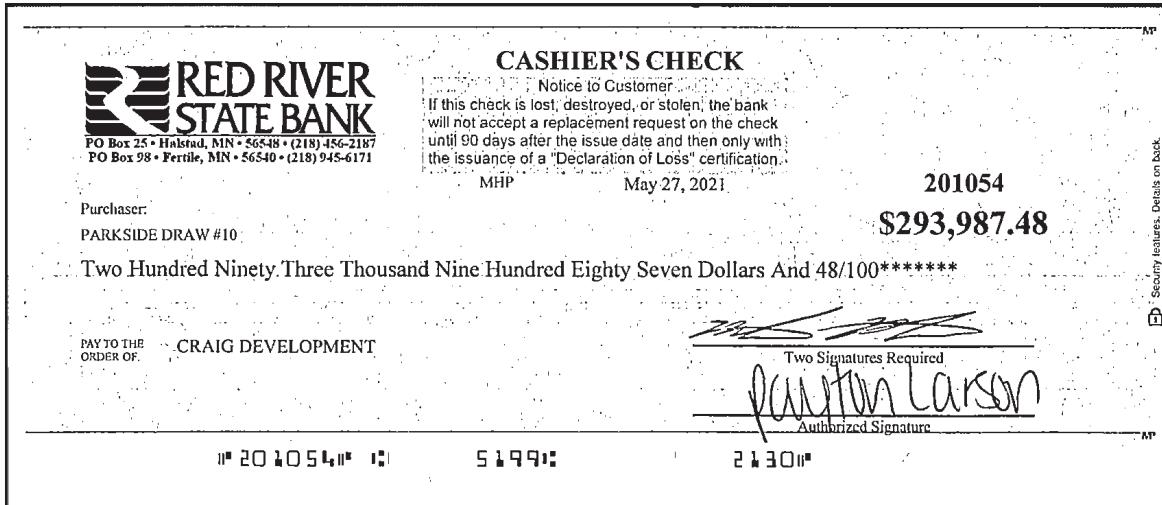
UNETexchange ISN: 210527931836777



UNETexchange Item Summary

ECE Institution ISN: 8870696328

UNETexchange ISN: 210527931836776



CREDIT MCM 5001 (R 710)	GENERAL LEDGER	DATE 5/27/2021 South City Business Systems, Inc.
ACCOUNT NAME	DESCRIPTION / REMARKS	APPROVED BY <i>mpf</i>
		AMOUNT
#41240	Commercial Loan Fees Loan Orig Fee \$ 139.20	
Account Number		Tran Code
7030		\$ 139.25
•500000005•		

200517030 5/27/2021 \$139.25
020104000230 TC 0

PO Box 848
Mandan, ND 58554

CRAIG DEVELOPMENT LLC

Page 1 of 4

Customer Number: 8829

RETURN SERVICE REQUESTED

CRAIG DEVELOPMENT LLC
PO BOX 9379
FARGO ND 58106-9379

Managing Your Accounts

Branch

2754 Brandt Dr S
Fargo, ND 58104

Phone

701.281.5600



Website

Starionbank.com

Summary of Accounts

Do you have questions about your statement? You can contact us by phone, email customerservice@starionbank.com or chat online with a Starion Bank representative. Our customer service hours are Monday through Friday from 7 a.m. to 6 p.m.

Account Type	Account Number	Ending Balance
ND STAR CHECKING	8829	\$1,323,078.75

ND STAR CHECKING- 8829**Account Summary**

Date	Description	Amount
05/20/2021	Beginning Balance	\$0.00
	3 Credit(s) This Period	\$1,414,188.74
	3 Debit(s) This Period	\$91,109.99
05/28/2021	Ending Balance	\$1,323,078.75

Deposits

Date	Description	Amount
05/27/2021	DEPOSIT	\$1,320,960.75

Other Credits

Date	Description	Amount
05/20/2021	Tranfer In Bank DDA	\$93,227.09
05/26/2021	XX5707 DDA CREDIT 05/25 20:29 019244 RBT CASEYS GEN S EASYSAVINGS NY	\$0.90

Other Debits

Date	Description	Amount
05/21/2021	Debit DDA	\$20.00
05/24/2021	XX5707 SIG POS PURCH 05/20 05:03 008260 CASEYS GEN STORE WATERTOWN SD	\$89.99

Checks Cleared

Check Nbr	Date	Amount
2996	05/25/2021	\$91,000.00

* Indicates skipped check number



INFORMATION FOR CONSUMER ACCOUNTS WITH ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers, TELEPHONE OR WRITE US AT THE TELEPHONE NUMBER OR ADDRESS LOCATED ON THE FRONT OF THIS STATEMENT as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

DISCLOSURE TO READY CREDIT CONSUMER CUSTOMERS

Billing Rights Summary

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address shown on your statement.

In your letter give us the following information:

- (1) *Account information:* Your name and account number
- (2) *Dollar amount:* The dollar amount of the suspected error
- (3) *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- (1) We cannot try to collect the amount in question, or report you as delinquent on that amount.
- (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- (4) We can apply any unpaid amount against your credit limit.

Computing the Interest Charge on Ready Credit

We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- (3) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at the address on the front of this statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

HOW TO BALANCE YOUR ACCOUNT

1. Subtract from your check register any service, miscellaneous, or automatic charge(s) posted on this statement.
2. Mark (✓) your register after each check listed on front of statement.
3. Check off deposits shown on the statement against those shown in your check register.
4. Complete the form below.
5. The final "balance" in the form below should agree with your check register balance. If it does not, read "HINTS FOR FINDING DIFFERENCES" below.

HINTS FOR FINDING DIFFERENCES

Recheck all additions and subtractions or corrections.

Verify the carryover balance from page to page in your check register.

Make sure you have subtracted the service or miscellaneous charge(s) from your check register balance.

NEW BALANCE	\$
TRANSFER AMOUNT FROM OTHER SIDE	
ADD	
DEPOSITS MADE SINCE ENDING DATE ON STATEMENT	\$
SUB TOTAL	
CHECKS NOT LISTED ON THIS OR PRIOR STATEMENTS	
NUMBER	AMOUNT
TOTAL CHECKS NOT LISTED →	
SUBTRACT TOTAL CHECKS NOT LISTED FROM SUB- TOTAL ABOVE	
BALANCE	\$
THIS SHOULD AGREE WITH YOUR CHECK REGISTER BALANCE	

Case 25-30002 Doc 167-1 Filed 09/17/25 Entered 09/17/25 13:36:12 Desc
Starion Bank Exhibits 1-5 Page 34 of 56 Statement Ending 05/28/2021

PO Box 848
Mandan, ND 58554

CRAIG DEVELOPMENT LLC

Customer Number: 8829

Page 3 of 4

ND STAR CHECKING-

8829 (continued)

Daily Balances

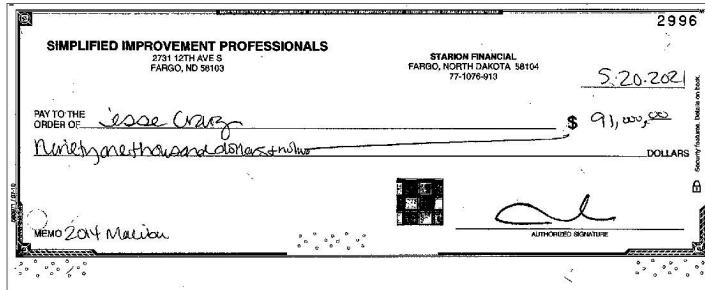
Date	Amount	Date	Amount	Date	Amount
05/20/2021	\$93,227.09	05/24/2021	\$93,117.10	05/26/2021	\$2,118.00
05/21/2021	\$93,207.09	05/25/2021	\$2,117.10	05/27/2021	\$1,323,078.75

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

ISN:	Date: 05/27/2021
0767	Start Time: 4:49:27 PM
Branch: 60	Amount: 1,320,960.75
Teller: 2503	Account Number: 3829
	DDA Credit
	Deposit
Comments:	
RT: 0 0767	TC: 9

\$1,320,960.75 5/27/2021



2996 \$91,000.00 5/25/2021

PROMISSORY NOTE

Principal \$1,652,500.00	Loan Date 06-22-2021	Maturity 12-15-2024	Loan No 41258	Call / Coll JR	Account	Officer ***	Initials
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.							

Borrower: MULINDA SUE CRAIG (SSN: [REDACTED])
1405 1ST AVE N
FARGO, ND 58102

Lender: Red River State Bank
Fertile
114 N Mill St
PO Box 98
Fertile, MN 56540

EXHIBIT**3-A****Principal Amount: \$1,652,500.00****Interest Rate: 4.350%****Date of Note: June 22, 2021**

PROMISE TO PAY. MULINDA SUE CRAIG ("Borrower") promises to pay to Red River State Bank ("Lender"), or order, in lawful money of the United States of America, the principal amount of One Million Six Hundred Fifty-two Thousand Five Hundred & 00/100 Dollars (\$1,652,500.00), together with interest on the unpaid principal balance from June 22, 2021, calculated as described in the "INTEREST CALCULATION METHOD" paragraph using an interest rate of 4.350% per annum, until paid in full. The interest rate may change under the terms and conditions of the "INTEREST AFTER DEFAULT" section.

PAYMENT. Borrower will pay this loan in 4 payments of \$449,112.37 each payment. Borrower's first payment is due December 15, 2021, and all subsequent payments are due on the same day of each year after that. Borrower's final payment will be due on December 15, 2024, and will be for all principal and all accrued interest not yet paid. Payments include principal and interest. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest; then to principal; then to any late charges; and then to any unpaid collection costs. Any accrued interest not paid when due is added to principal and thereafter will accrue interest as principal.

INTEREST CALCULATION METHOD. Interest on this Note is computed on a 365/365 basis; that is, by applying the ratio of the interest rate over the number of days in a year (365 for all years, including leap years), multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. All interest payable under this Note is computed using this method.

RECEIPT OF PAYMENTS. All payments must be made in U.S. dollars and must be received by Lender at:

Red River State Bank
Fertile
114 N Mill St
PO Box 98
Fertile, MN 56540

All payments must be received by Lender consistent with any written payment instructions provided by Lender. If a payment is made consistent with Lender's payment instructions but received after 2:00 PM CST on a business day, Lender will credit Borrower's payment on the next business day.

PREPAYMENT. Borrower agrees that all loan fees and other prepaid finance charges are earned fully as of the date of the loan and will not be subject to refund upon early payment (whether voluntary or as a result of default), except as otherwise required by law. Except for the foregoing, Borrower may pay without penalty all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve Borrower of Borrower's obligation to continue to make payments under the payment schedule. Rather, early payments will reduce the principal balance due and may result in Borrower's making fewer payments. Borrower agrees not to send Lender payments marked "paid in full", "without recourse", or similar language. If Borrower sends such a payment, Lender may accept it without losing any of Lender's rights under this Note, and Borrower will remain obligated to pay any further amount owed to Lender. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: Red River State Bank, PO Box 25 Halstad, MN 56548.

LATE CHARGE. If a payment is 11 days or more late, Borrower will be charged 5.000% of the unpaid portion of the regularly scheduled payment or \$7.28, whichever is greater.

INTEREST AFTER DEFAULT. Upon default, including failure to pay upon final maturity, the total sum due under this Note will continue to accrue interest at the interest rate under this Note.

DEFAULT. Each of the following shall constitute an event of default ("Event of Default") under this Note:

Payment Default. Borrower fails to make any payment when due under this Note.

Other Defaults. Borrower fails to comply with or to perform any other term, obligation, covenant or condition contained in this Note or in any of the related documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement between Lender and Borrower.

False Statements. Any warranty, representation or statement made or furnished to Lender by Borrower or on Borrower's behalf, or made by Guarantor, or any other guarantor, endorser, surety, or accommodation party, under this Note or the related documents in connection with the obtaining of the loan evidenced by this Note or any security document directly or indirectly securing repayment of this Note is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

Death or Insolvency. The death of Borrower or the dissolution or termination of Borrower's existence as a going business, the insolvency of Borrower, the appointment of a receiver for any part of Borrower's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Borrower.

Creditor or Forfeiture Proceedings. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Borrower or by any governmental agency against any collateral securing the loan. This includes a garnishment of any of Borrower's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Borrower as to the validity or reasonableness of the claim which is the basis of the creditor or forfeiture proceeding and if Borrower gives Lender written notice of the creditor or forfeiture proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding, in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

Execution; Attachment. Any execution or attachment is levied against the Collateral, and such execution or attachment is not set aside, discharged or stayed within thirty (30) days after the same is levied.

Loan No: 41258

**PROMISSORY NOTE
(Continued)**

Page 2

Change in Zoning or Public Restriction. Any change in any zoning ordinance or regulation or any other public restriction is enacted, adopted or implemented, that limits or defines the uses which may be made of the Collateral such that the present or intended use of the Collateral, as specified in the related documents, would be in violation of such zoning ordinance or regulation or public restriction, as changed.

Default Under Other Lien Documents. A default occurs under any other mortgage, deed of trust or security agreement covering all or any portion of the Collateral.

Judgment. Unless adequately covered by insurance in the opinion of Lender, the entry of a final judgment for the payment of money involving more than ten thousand dollars (\$10,000.00) against Borrower and the failure by Borrower to discharge the same, or cause it to be discharged, or bonded off to Lender's satisfaction, within thirty (30) days from the date of the order, decree or process under which or pursuant to which such judgment was entered.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any Guarantor, or any other guarantor, endorser, surety, or accommodation party of any of the indebtedness or any Guarantor, or any other guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note.

Adverse Change. A material adverse change occurs in Borrower's financial condition, or Lender believes the prospect of payment or performance of this Note is impaired.

Insecurity. Lender in good faith believes itself insecure.

LENDER'S RIGHTS. Upon default, Lender may declare the entire unpaid principal balance under this Note and all accrued unpaid interest immediately due, and then Borrower will pay that amount.

ATTORNEYS' FEES; EXPENSES. Lender may hire or pay someone else to help collect this Note if Borrower does not pay. Borrower will pay Lender that amount. This includes, subject to any limits under applicable law, Lender's reasonable attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including reasonable attorneys' fees, expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), and appeals. If not prohibited by applicable law, Borrower also will pay any court costs, in addition to all other sums provided by law.

JURY WAIVER. Lender and Borrower hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by either Lender or Borrower against the other.

GOVERNING LAW. This Note will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Minnesota without regard to its conflicts of law provisions. This Note has been accepted by Lender in the State of Minnesota.

CHOICE OF VENUE. If there is a lawsuit, Borrower agrees upon Lender's request to submit to the jurisdiction of the courts of Polk County, State of Minnesota.

DISHONORED ITEM FEE. Borrower will pay a fee to Lender of \$28.00 if Borrower makes a payment on Borrower's loan and the check or preauthorized charge with which Borrower pays is later dishonored.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender reserves a right of setoff in all Borrower's accounts with Lender (whether checking, savings, or some other account). This includes all accounts Borrower holds jointly with someone else and all accounts Borrower may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. Borrower authorizes Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the indebtedness against any and all such accounts, and, at Lender's option, to administratively freeze all such accounts to allow Lender to protect Lender's charge and setoff rights provided in this paragraph.

COLLATERAL. Borrower acknowledges this Note is secured by

(A) a Commercial Security Agreement dated June 22, 2021 made and executed between PARKSIDE PLACE, LLC and GENERATIONS ON 1ST, LLC and Lender on collateral described as As security for the payment of the indebtedness and all other indebtedness, obligations and liabilities of the Debtor to Creditor, now existing or hereafter arising, directly or indirectly, by operation of law or otherwise (collectively the "liabilities"), Debtor assigns, transfers, pledges, hypothecates and grants to Creditor, its successors and assigns, a first priority security interest (the "security interest") in all Debtor's assets, including without limitation, all equipment, inventory, supplies, accounts, general intangibles, chattel paper and instruments, goods, assets, machinery, fixtures, furnishings and all other personal property together with all other accessories, accessions, attachments and appurtenances, appertaining to attached thereto, whether now owned or hereafter acquired, and all other substitutions, renewals, replacements and improvements and all proceeds, rents, issuers, income, profits and avails, including without limitation, insurance proceeds. Further, Borrower grants Lender a purchase money security interest in specific equipment, furniture and fixtures purchased by Borrower and financed by Lender on or about the date of the loan or filing date thereafter (collectively the "collateral")

(B) a Commercial Security Agreement dated May 25, 2021 made and executed between PARKSIDE PLACE, LLC and GENERATIONS ON 1ST, LLC and Lender on collateral described as As security for the payment of the indebtedness and all other indebtedness, obligations and liabilities of the Debtor to Creditor, now existing or hereafter arising, directly or indirectly, by operation of law or otherwise (collectively the "liabilities"), Debtor assigns, transfers, pledges, hypothecates and grants to Creditor, its successors and assigns, a first priority security interest (the "security interest") in all Debtor's assets, including without limitation, all equipment, inventory, supplies, accounts, general intangibles, chattel paper and instruments, goods, assets, machinery, fixtures, furnishings and all other personal property together with all other accessories, accessions, attachments and appurtenances, appertaining to attached thereto, whether now owned or hereafter acquired, and all other substitutions, renewals, replacements and improvements and all proceeds, rents, issuers, income, profits and avails, including without limitation, insurance proceeds. Further, Borrower grants Lender a purchase money security interest in specific equipment, furniture and fixtures purchased by Borrower and financed by Lender on or about the date of the loan or filing date thereafter (collectively the "collateral")

(C) a Commercial Security Agreement dated April 26, 2021 made and executed between PARKSIDE PLACE, LLC and GENERATIONS ON 1ST, LLC and Lender on collateral described as As security for the payment of the indebtedness and all other indebtedness, obligations and liabilities of the Debtor to Creditor, now existing or hereafter arising, directly or indirectly, by operation of law or otherwise (collectively the "liabilities"), Debtor assigns, transfers, pledges, hypothecates and grants to Creditor, its successors and assigns, a first priority security interest (the "security interest") in all Debtor's assets, including without limitation, all equipment, inventory, supplies, accounts, general intangibles, chattel paper and instruments, goods, assets, machinery, fixtures, furnishings and all other personal property together with all other accessories, accessions, attachments and appurtenances, appertaining to attached thereto, whether now owned or hereafter acquired, and all other substitutions, renewals, replacements and improvements and all proceeds, rents, issuers, income, profits and avails, including without limitation, insurance proceeds. Further, Borrower grants Lender a purchase money security interest in specific equipment, furniture and fixtures purchased by Borrower and financed by Lender on or about the date of the loan or filing date thereafter (collectively the "collateral").

FINANCIAL STATEMENTS. Borrower agrees to provide Lender with such financial statements and other related information at such frequencies and in such detail as Lender may reasonably request.

Loan No: 41258

PROMISSORY NOTE

(Continued)

Page 3

SUCCESSOR INTERESTS. The terms of this Note shall be binding upon Borrower, and upon Borrower's heirs, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns.

NOTIFY US OF INACCURATE INFORMATION WE REPORT TO CONSUMER REPORTING AGENCIES. Borrower may notify Lender if Lender reports any inaccurate information about Borrower's account(s) to a consumer reporting agency. Borrower's written notice describing the specific inaccuracy(ies) should be sent to Lender at the following address: Red River State Bank PO Box 25 Halstad, MN 56548.

GENERAL PROVISIONS. If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. In addition, Lender shall have all the rights and remedies provided in the related documents or available at law, in equity, or otherwise. Except as may be prohibited by applicable law, all of Lender's rights and remedies shall be cumulative and may be exercised singularly or concurrently. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or to take action to perform an obligation of Borrower shall not affect Lender's right to declare a default and to exercise its rights and remedies. Borrower and any other person who signs, guarantees or endorses this Note, to the extent allowed by law, waive presentment, demand for payment, and notice of dishonor. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may renew or extend (repeatedly and for any length of time) this loan or release any party or guarantor or collateral; or impair, fail to realize upon or perfect Lender's security interest in the collateral; and take any other action deemed necessary by Lender without the consent of or notice to anyone. All such parties also agree that Lender may modify this loan without the consent of or notice to anyone other than the party with whom the modification is made. The obligations under this Note are joint and several.

SECTION DISCLOSURE. To the extent not preempted by federal law, this loan is made under Minnesota Statutes, Section 47.59.

PRIOR TO SIGNING THIS NOTE, BORROWER READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. BORROWER AGREES TO THE TERMS OF THE NOTE.

BORROWER ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

BORROWER:


X MULINDA SUE CRAIG

LENDER:

RED RIVER STATE BANK


X MARTIN PETERSON, Loan Officer

DISBURSEMENT REQUEST AND AUTHORIZATION

Principal \$1,652,500.00	Loan Date 06-22-2021	Maturity 12-15-2024	Loan No 41258	Call / Coll JR	Account	Officer ***	Initials
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.							

Borrower: MULINDA SUE CRAIG (SSN: [REDACTED]
1405 1ST AVE N
FARGO, ND 58102

Lender: Red River State Bank
Fertile
114 N Mill St
PO Box 98
Fertile, MN 56540

EXHIBIT

3-B

LOAN TYPE. This is a Fixed Rate (4.350%) Nondisclosable Loan to an Individual for \$1,652,500.00 due on December 15, 2024.

PRIMARY PURPOSE OF LOAN. The primary purpose of this loan is for:

- Maintenance of Borrower's Primary Residence.
- Personal, Family or Household Purposes or Personal Investment.
- Agricultural Purposes.
- Business Purposes.

SPECIFIC PURPOSE. The specific purpose of this loan is: REAL ESTATE DEVELOPMENT LOAN.

DISBURSEMENT INSTRUCTIONS. Borrower understands that no loan proceeds will be disbursed until all of Lender's conditions for making the loan have been satisfied. Please disburse the loan proceeds of \$1,652,500.00 as follows:

Amount paid to Borrower directly:	\$246,257.01
\$246,257.01 Deposited to Account # CASHIERS CHECK TO CRAIG DEVELOPMENT	
Amount paid to others on Borrower's behalf:	\$246,412.62
\$246,257.01 to CASHINERS CHECK TO CRAIG DEVELOPMENT	
\$155.61 to RED RIVER STATE BANK LOAN PACKAGING	
Other Disbursements:	\$1,159,830.37
\$218,658.18 CASHIERS CHECK TO CRAIG DEVELOPMENT	
\$218,658.17 CASHIERS CHECK TO CRAIG DEVELOPMENT	
\$230,000.00 CASHIERS CHECK TO CRAIG DEVELOPMENT	
\$246,257.01 CASHIERS CHECK TO CRAIG DEVELOPMENT	
\$246,257.01 CASHIERS CHECK TO CRAIG DEVELOPMENT	
Note Principal:	\$1,652,500.00

CHARGES PAID IN CASH. Borrower has paid or will pay in cash as agreed the following charges:

Prepaid Finance Charges Paid in Cash:	\$155.61
\$155.61 Loan Packaging Fee	
Total Charges Paid in Cash:	\$155.61

FINANCIAL CONDITION. BY SIGNING THIS AUTHORIZATION, BORROWER REPRESENTS AND WARRANTS TO LENDER THAT THE INFORMATION PROVIDED ABOVE IS TRUE AND CORRECT AND THAT THERE HAS BEEN NO MATERIAL ADVERSE CHANGE IN BORROWER'S FINANCIAL CONDITION AS DISCLOSED IN BORROWER'S MOST RECENT FINANCIAL STATEMENT TO LENDER. THIS AUTHORIZATION IS DATED JUNE 22, 2021.

BORROWER:


X
MULINDA SUE CRAIG

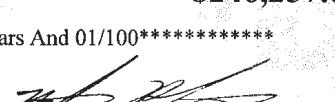
UNETexchange Item Summary

ECE Institution ISN: 8550140269

UNETexcha

EXHIBIT

3-C

 RED RIVER STATE BANK PO Box 25 • Halstad, MN • 56548 • (218) 456-2187 PO Box 98 • Fertile, MN • 56540 • (218) 945-6171	<h2>CASHIER'S CHECK</h2> <p>Notice to Customer: If this check is lost, destroyed, or stolen, the bank will not accept a replacement request on the check until 90 days after the issue date and then only with the issuance of a "Declaration of Loss" certification.</p> <p>MHP June 22, 2021</p> <p style="text-align: right;">201075</p> <p style="text-align: right;">\$246,257.01</p> <p>Purchaser: GENERATIONS DRAW #9</p> <p>Two Hundred Forty Six Thousand Two Hundred Fifty Seven Dollars And 01/100*****  Two Signatures Required  Authorized Signature</p> <p>MP</p>
---	---

ENDORSEMENT		GUARANTEED
PROCEEDS FROM THIS CHECK		DEPOSITED TO THE ACCOUNT OF <u>COMMUNITY CREDIT UNION</u>
ACCOUNT NUMBER		<u>1177</u>
FIRST COMMUN	Y CREDIT UNION	TH DAKOTA
FARGO NO.		

ECCUNO 291379693 2105221516

UNETexchange Item Summary

ECE Institution ISN: 8550140268

UNETexchange ISN: 210622938896177

RED RIVER STATE BANK
PO Box 25 • Halstad, MN • 56548 • (218) 456-2187
PO Box 98 • Fertile, MN • 56540 • (218) 945-6171

CASHIER'S CHECK

Notice to Customer:
If this check is lost, destroyed, or stolen, the bank
will not accept a replacement request on the check
until 90 days after the issue date and then only with
the issuance of a "Declaration of Loss" certification.

MHP June 22, 2021

201076

\$246,257.01

Purchaser:
GENERATIONS DRAW #9

Two Hundred Forty Six Thousand Two Hundred Fifty Seven Dollars And 01/100*****

PAY TO THE ORDER OF: CRAIG DEVELOPMENT

[Signature]
Two Signatures Required

[Signature]
Authorized Signature

201076 51991 21301

ENDORSE HERE

[Signature]

ENDORSEMENT
PROCCEEDS FROM
DEPOSITED TO THE
OF CRAIG
ACCOUNT NUMBER
ACCOUNT NUMBER
FIRST COMMUNITY
FARGO NOR

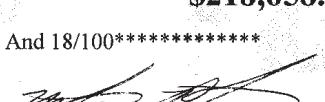
ENDORSEMENT
THIS CHECK
ACCOUNT
NUMBER
CREDIT UNION
DAKOTA

EEFLUND 2013092023 2106221515

UNETexchange Item Summary

ECE Institution ISN: 8550140271

UNETexchange ISN: 210622938896180

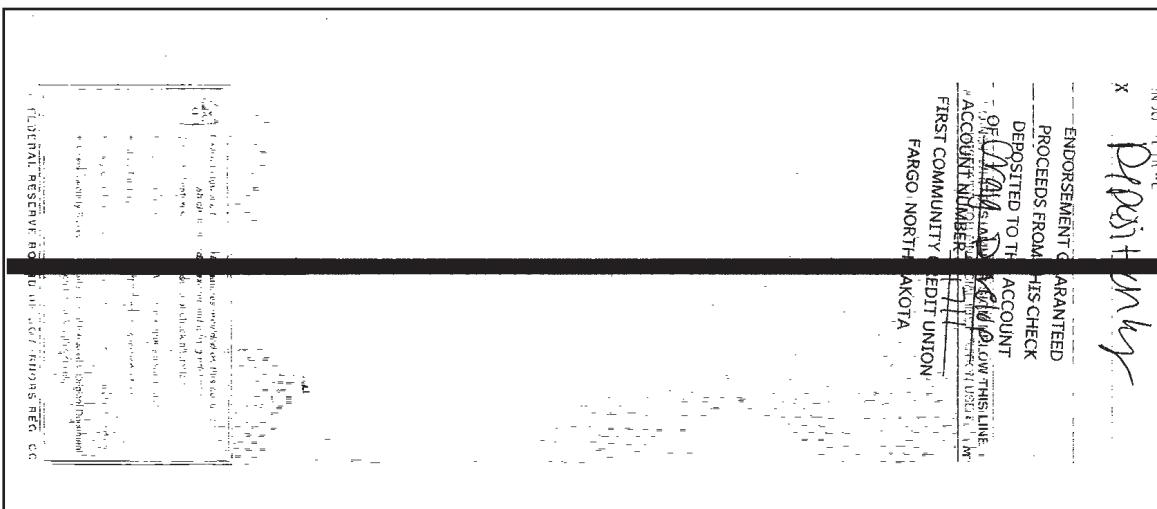
 RED RIVER STATE BANK PO Box 25 • Halstad, MN • 56548 • (218) 456-2187 PO Box 98 • Fertile, MN • 56540 • (218) 945-6171	CASHIER'S CHECK Notice to Customer: If this check is lost, destroyed, or stolen, the bank will not accept a replacement request on the check until 90 days after the issue date and then only with the issuance of a "Declaration of Loss" certification. MHP June 22, 2021 201072 Purchaser: PARKSIDE DRAW #11 Two Hundred Eighteen Thousand Six Hundred Fifty Eight Dollars And 18/100***** PAY TO THE ORDER OF: CRAIG DEVELOPMENT  Two Signatures Required Peyton Larson Authorized Signature
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UNETexchange Item Summary

ECE Institution ISN: 8550140270

UNETexchange ISN: 210622938896179

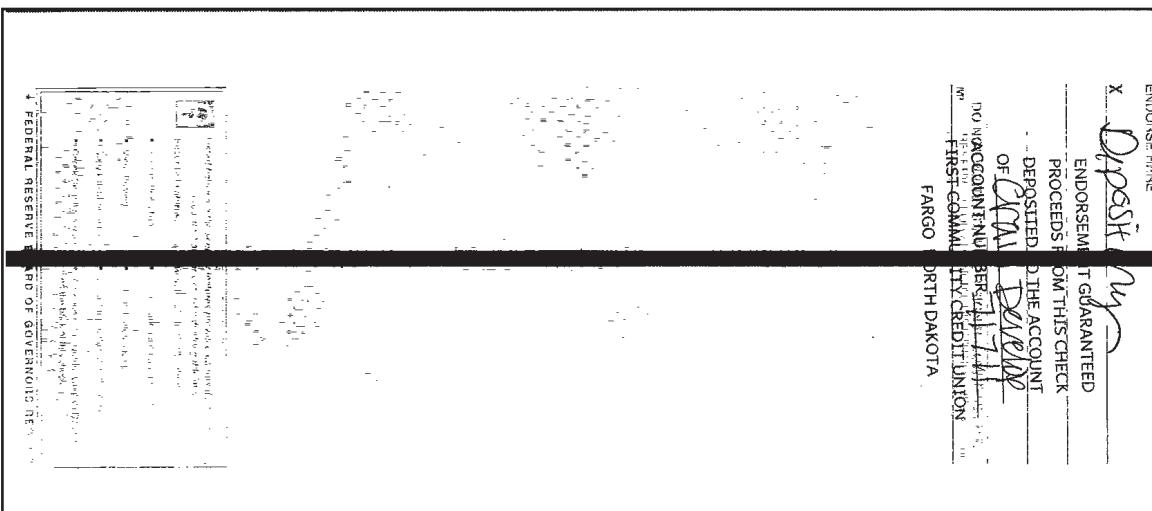
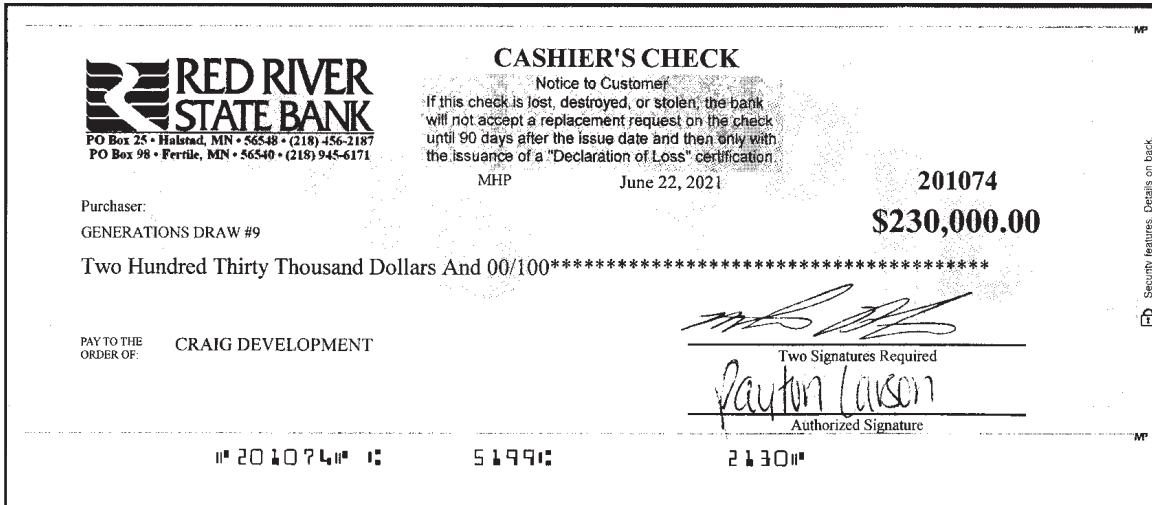
 RED RIVER STATE BANK PO Box 25 • Halsted, MN • 56348 • (218) 456-2187 PO Box 98 • Fertile, MN • 56540 • (218) 945-6171	CASHIER'S CHECK Notice to Customer: If this check is lost, destroyed, or stolen, the bank will not accept a replacement request on the check until 90 days after the issue date and then only with the issuance of a "Declaration of Loss" certification.
MHP PARKSIDE DRAW #11	June 22, 2021 201073 \$218,658.17
Purchaser: PARKSIDE DRAW #11	
Two Hundred Eighteen Thousand Six Hundred Fifty Eight Dollars And 17/100 *****	
PAY TO THE ORDER OF: CRAIG DEVELOPMENT	
 Two Signatures Required <u>Paulon Larson</u> Authorized Signature	
10 2010 7310 10	51990
213011	



UNETexchange Item Summary

ECE Institution ISN: 8550140266

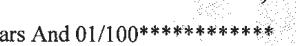
UNETexchange ISN: 210622938896175

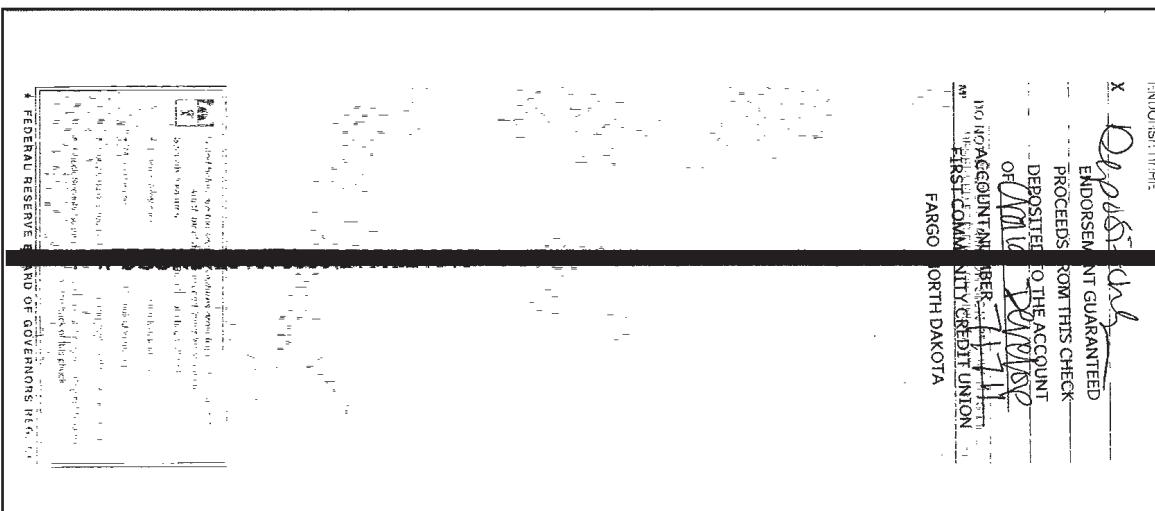


UNETexchange Item Summary

ECE Institution ISN: 8550140267

UNETexchange ISN: 210622938896176

 RED RIVER STATE BANK PO Box 25 • Halsted, MN • 56548 • (218) 456-2197 PO Box 98 • Fertile, MN • 56540 • (218) 945-6171	CASHIER'S CHECK Notice to Customer: If this check is lost, destroyed, or stolen, the bank will not accept a replacement request on the check until 90 days after the issue date and then only with the issuance of a "Declaration of Loss" certification.	
MHP	June 22, 2021	201077
Purchaser: GENERATIONS DRAW #9		\$246,257.01
Two Hundred Forty Six Thousand Two Hundred Fifty Seven Dollars And 01/100***** <hr/> PAY TO THE ORDER OF: CRAIG DEVELOPMENT		
  Two Signatures Required Payton Larson Authorized Signature		
II 20 10 77 II	51991	2130II



UNETexchange Item Summary

ECE Institution ISN: 8550140265

UNETexchange ISN: 210622938896174

X <u>Delegs</u>	
ENDORSE HERE:	
ENDORSEMENT	
—PROCEEDS-FRO	
THIS CHECK	
DEPOSITED TO	
HE ACCOUNT	
OF <u>OMAHA</u>	
ACCOUNT NUMBER	
TO <u>NOTICEABLE BANK</u>	
FIRST COMMUNI	
CREDIT UNION	
FARGO NOR	
- DAKOTA	
H	
DAKOTA	
CREDIT UNION	
FEDERAL RESERVE	
BOARD OF GOVERNORS FEDERAL RESERVE SYSTEM	

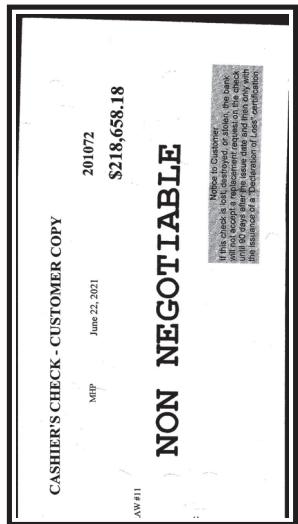
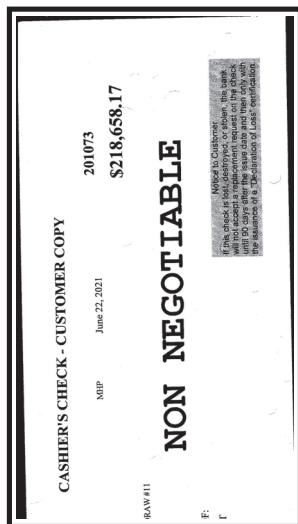
CREDIT MCM 5001 (R 7/10)	GENERAL LEDGER	DATE <i>6/22/2021</i> Zenith Day Business Systems, Inc.
ACCOUNT NAME <i>Commons Loan Fees</i>	DESCRIPTION / REMARKS <i># 41258 Mulinda Craig Loan Packaging Fee</i>	APPROVED BY <i>LSP</i> AMOUNT
Account Number Tran Code <i>7030</i> \$ <i>155.61</i>		
155.61 155.61		

200517030 6/22/2021 \$155.61
020102000070 TC 0

FP TRANSACTION 06-22-21 13:35:11 MEMBER 1711CR
FOR CRAIG DEVELOPMENT, LLC AS ellie
DEPOSIT OF 437316.35 1711-2 SMALL BUSINESS CHECKING
PREV BAL 368.64 NEW BAL 437684.99
REDRIVERSTBNK CASHCHK#201072, 201073
RECEIVED 437316.35 IN 2 CHECKS
218658.17 218658.18

1 1516

Member Signature



FP TRANSACTION 06-22-21 13:32:12 MEMBER 1711CR
FOR CRAIG DEVELOPMENT, LLC AS ellie
DEPOSIT OF 1215028.04 1711-2 SMALL BUSINESS CHECKING
PREV BAL 368.64 NEW BAL 1215396.68
REDRIVERSTBNK CASHCHK#201077, 201075, 201076, 201078, 201074
RECEIVED 1215028.04 IN 5 CHECKS
246257.01 230000.00 246257.01
246257.01 246257.01

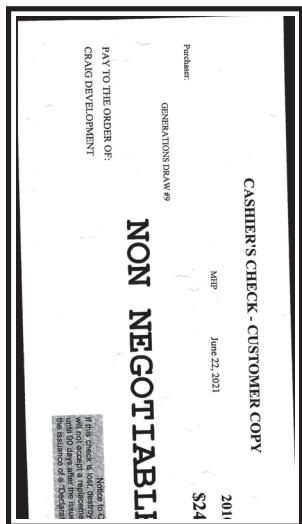
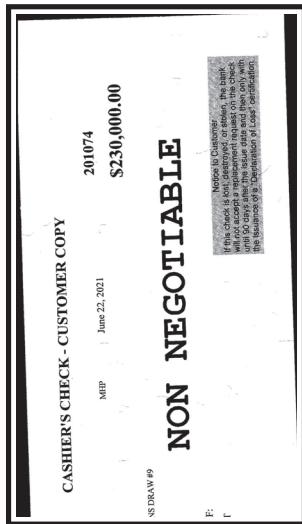
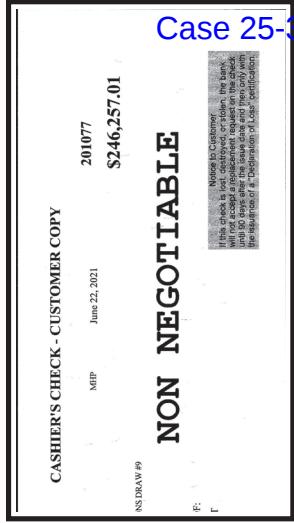
1 1516

Member Signature



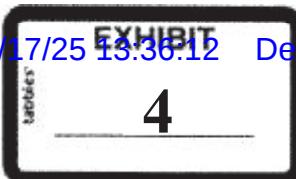
CASHIER'S CHECK - CUSTOMER COPY	
NS DRAW #9	MIP
June 22, 2021	201075
\$246,257.01	
NON NEGOTIABLE	
<small>Notice to Customer: If this check is lost, destroyed, or stolen, the bank will not be liable for its use after it has been deposited or cashed. The bank will not be liable until 90 days after the issue date unless the bank issues a Declaration of Loss certification.</small>	

CASHIER'S CHECK - CUSTOMER COPY	
NS DRAW #9	MIP
June 22, 2021	201076
\$246,257.01	
NON NEGOTIABLE	
<small>Notice to Customer: If this check is lost, destroyed, or stolen, the bank will not be liable for its use after it has been deposited or cashed. The bank will not be liable until 90 days after the issue date unless the bank issues a Declaration of Loss certification.</small>	



10937 MULINDA SUE CRAIG
1405 1ST AVE N
FARGO ND 58102

Case 25-30002 Doc 167-1 Filed 09/17/25 Entered 09/17/25 13:36:12 Desc
Exhibits 1-5 Page 51 of 56



LOAN #	41206 COLL DESC A MORTGAGE OORIG BAL 1,477,500.00 ORIG DATE 4/26/2021 ORIG DISC 0.00 RENW BAL 0.00											
	RENEW DATE		TMS	EXT	0	LAST	MATY	5/31/2023	RATE	.06500	TYPE CODE 3	
	APR	OFF	CBA	COLL	CODE	FM						
DATE	TC1	AMOUNT	TC2	AMOUNT	POST	DATE	DESCRIPTION					
04/26/2021	34	1,477,500.00	0	0.00	04/27/2021							
12/13/2021	46	561,822.51	0	0.00								
12/09/2022	92	915,677.49	84	80,071.23			NON-ACCRUAL					
12/09/2022	366	915,677.49	380	80,071.23			NON-ACCRUAL					
12/27/2022	94	9,999.99	0	0.00								
04/17/2023	392	22,053.82	0	0.00			GO1st Term					
06/12/2023	94	9,999.99	0	0.00								
06/26/2023	94	9,999.99	0	0.00								
12/29/2023	392	400,000.00	0	0.00			NON-ACCRUAL					
12/29/2023	966	400,000.00	0	0.00			CHARGE-OFF					
12/29/2023	392	300,000.00	0	0.00			CHARGE DOWN					
12/29/2023	966	300,000.00	0	0.00	02/09/2024		CHARGE DOWN					

Principal: 1,477,500.00

Min: 0.00

Interest: 0.00

Max: 1,477,500.00

10937 MULINDA SUE CRAIG
1405 1ST AVE N
FARGO ND 58102

Case 25-30002 Doc 167-1 Filed 09/17/25 Entered 09/17/25 13:36:12 Desc
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LOAN #	41240 COLL DESC A MORTGAGE OORIG BAL 1,321,100.00 ORIG DATE 5/27/2021 ORIG DISC 0.00 RENW BAL 0.00										TYPE	CODE	3
	RENW	DATE	TMS	EXT	0	LAST	MATY	5/31/2023	RATE	.06500			
	APR	OFF	CBA	COLL	CODE	FM							
DATE	TC1	AMOUNT	TC2	AMOUNT	POST	DATE	DESCRIPTION				BALANCE		
05/27/2021	34	1,321,100.00	0	0.00							1,321,100.00		
12/09/2022	92	1,321,100.00	84	88,327.31			NON-ACCRUAL				0.00		
12/09/2022	366	1,321,100.00	380	88,327.31			NON-ACCRUAL				1,321,100.00		
12/27/2022	94	9,999.99	0	0.00							1,321,100.00		
06/12/2023	94	9,999.99	0	0.00							1,321,100.00		
06/26/2023	94	9,999.99	0	0.00							1,321,100.00		
12/29/2023	392	400,000.00	0	0.00			NON-ACCRUAL				921,100.00		
12/29/2023	966	400,000.00	0	0.00			CHARGE-OFF				1,321,100.00		
12/29/2023	392	300,000.00	0	0.00			CHARGE DOWN				1,021,100.00		
12/29/2023	966	300,000.00	0	0.00	02/09/2024		CHARGE DOWN				1,321,100.00		

Principal: 1,321,100.00
Interest: 0.00

Min: 0.00
Max: 1,321,100.00

10937 MULINDA SUE CRAIG
1405 1ST AVE N
FARGO ND 58102

Case 25-30002 Doc 167-1 Filed 09/17/25 Entered 09/17/25 13:36:12 Desc
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LOAN #	41258 COLL DESC A MORTGAGE OORIG BAL 1,652,500.00 ORIG DATE 6/22/2021 ORIG DISC 0.00 RENW BAL 0.00											
	RENEW DATE	TMS	EXT	0	LAST	MATY	5/31/2023	RATE	.06500	TYPE CODE 3		
	APR OFF	CBA	COLL	CODE	FM							
DATE	TC1	AMOUNT	TC2	AMOUNT	POST	DATE	DESCRIPTION					BALANCE
06/22/2021	34	1,652,500.00	0	0.00								1,652,500.00
12/09/2022	92	1,652,500.00	84	105,363.86			NON-ACCRUAL					0.00
12/09/2022	366	1,652,500.00	380	105,363.86			NON-ACCRUAL					1,652,500.00
12/27/2022	94	9,999.99	0	0.00								1,652,500.00
06/12/2023	94	9,999.99	0	0.00								1,652,500.00
06/26/2023	94	9,999.99	0	0.00								1,652,500.00
12/29/2023	392	400,000.00	0	0.00			NON-ACCRUAL					1,252,500.00
12/29/2023	966	400,000.00	0	0.00			CHARGE-OFF					1,652,500.00
12/29/2023	392	300,000.00	0	0.00								1,352,500.00
12/29/2023	966	300,000.00	0	0.00	02/09/2024							1,652,500.00

Principal: 1,652,500.00 Min: 0.00
Interest: 0.00 Max: 1,652,500.00

First Mulinda Note: Payments Applied and Interest + Late Fees Accrual					Interest Rate (per annum)	Origination Interest Rate 4.350%		Post-Forbearance Interest Rate 6.500%				
Date	Transaction Description	TRANSACTION TYPE AND AMOUNT			INTEREST CALCULATION			RUNNING BALANCE				
		Advance/Charge (+)	Payment (-) Total	Interest Pmt.	Principal Pmt.	Per Diem	# of Days	Accrued Interest	Principal Pmt.	Interest	Principal	
4/26/2021	Opening Advance	\$ 1,477,500.00	\$ -	\$ -	\$ -	\$ 176.09	0	\$ -	\$ -	\$ 1,477,500.00	\$ -	-
12/13/2021	Interest Calculation					\$ 176.09	231	\$ 40,675.78	\$ 40,675.78	\$ 1,477,500.00	\$ -	-
12/13/2021	Payment pursuant to the Parkside Note	-	\$ (561,822.51)	\$ -	\$ (561,822.51)	Principal Payment:	\$ -	\$ (561,822.51)	\$ 40,675.78	\$ 915,677.49	\$ -	-
12/27/2022	Late Fee Added	\$ 9,999.99	\$ -	\$ -	\$ -	\$ 109.13	458	\$ 49,980.94		\$ 90,656.72	\$ 915,677.49	\$ 9,999.99
3/16/2023	Interest Calculation											\$ 9,999.99
3/16/2023 Interest Rate Changed pursuant to Forbearance Agreement					Pre-Forbearance Totals:			\$ 90,656.72	\$ 915,677.49	\$ 9,999.99	\$ 1,016,334.20	
4/17/2023	Interest Calculation					\$ 163.07	32	\$ 5,218.11	\$ 95,874.82	\$ 915,677.49	\$ 9,999.99	
4/17/2023	Payment pursuant to the Eighth Generations Note		\$ (22,053.82)	\$ -	\$ (22,053.82)	Principal Payment:	\$ -	\$ (22,053.82)	\$ 95,874.82	\$ 893,623.67	\$ 9,999.99	
6/12/2023	Late Fee Added	\$ 9,999.99	\$ -	\$ -	\$ -					\$ 893,623.67	\$ 19,999.98	
6/26/2023	Late Fee Added	\$ 9,999.99	\$ -	\$ -	\$ -					\$ 893,623.67	\$ 29,999.97	
1/6/2025 BANKRUPTCY PETITIONS FILED					\$ 159.14	630	\$ 100,257.23		\$ 196,132.05	\$ 893,623.67	\$ 29,999.97	\$ 1,119,755.69

Second Mulinda Note: Interest and Late Fees Accrual							Interest Rate (per annum)	Origination Interest Rate 4.350%	Forbearance Interest Rate 6.50%
Date	INTEREST CALCULATION			RUNNING BALANCE					
	Per Diem	# of Days	Accrued Interest	Interest	Principal	Late Fees	TOTAL	Transaction Description	
5/27/2021		\$ 157.45	\$ 202 \$ 31,804.13	\$ - \$ 31,804.13	\$ 1,321,100.00 \$ 1,321,100.00	\$ -	\$ 1,321,100.00	Opening Advance	
12/15/2021	\$ 157.45	202	\$ 31,804.13	\$ 31,804.13	\$ 1,321,100.00			Modification Agreement - Maturity Extension 12/31/2022	
12/27/2022	\$ 157.45	377	\$ 59,357.20	\$ 91,161.33	\$ 1,321,100.00	\$ 9,999.99	\$ 1,321,100.00	Late Fee Assesed	
3/16/2023	\$ 157.45	79	\$ 12,438.25	\$ 103,599.58	\$ 1,321,100.00	\$ 9,999.99	\$ 1,321,100.00	Interest Rate Change pursuant to Forbearance Agreement	
6/12/2023	\$ 235.26	167	\$ 39,289.15	\$ 130,450.48	\$ 1,321,100.00	\$ 19,999.98	\$ 1,321,100.00	Late Fee Assesed	
6/26/2023	\$ 235.26	102	\$ 23,996.97	\$ 127,596.54	\$ 1,321,100.00	\$ 29,999.97	\$ 1,321,100.00	Late Fee Assesed	
1/6/2025	\$ 235.26	560	\$ 131,748.05	\$ 259,344.60	\$ 1,321,100.00	\$ 29,999.97	\$ 1,610,444.57	BANKRUPTCY PETITIONS FILED	

Third Mulinda Note: Interest and Late Fee Accrual							Interest Rate (per annum)	Origination Interest Rate 4.350%	Forbearance Interest Rate 6.50%
Date	INTEREST CALCULATION			RUNNING BALANCE			Transaction Description		
	Per Diem	# of Days	Accrued Interest	Interest	Principal	Late Fees			
6/22/2021		\$ -	\$ -	\$ -	\$ 1,652,500.00	\$ -	Opening Advance		
12/15/2021	\$ 196.94	176	\$ 34,661.75	\$ 34,661.75	\$ 1,652,500.00	\$ -	Modification Agreement - Maturity Extension 12/31/2022		
12/27/2022	\$ 196.94	377	\$ 74,247.05	\$ 108,908.80	\$ 1,652,500.00	\$ 9,999.99	Late Fee Assesed		
3/16/2023	\$ 196.94	79	\$ 15,558.40	\$ 124,467.21	\$ 1,652,500.00	\$ 9,999.99	Interest Rate Change pursuant to Forbearance Agreement		
6/12/2023	\$ 294.28	167	\$ 49,144.90	\$ 158,053.70	\$ 1,652,500.00	\$ 19,999.98	Late Fee Assesed		
6/26/2023	\$ 294.28	102	\$ 30,016.64	\$ 154,483.85	\$ 1,652,500.00	\$ 29,999.97	Late Fee Assesed		

1/6/2025	\$ 294.28	560	\$ 164,797.26	\$ 319,281.11	\$ 1,652,500.00	\$ 29,999.97	\$ 2,001,781.08	BANKRUPTCY PETITIONS FILED
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